



# *Funds* *Inscope*

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**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,  
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

## Capital Market Review:

The Indian equity markets performed strongly for the month of April 2013 on the back of improvement in macro data points and decline in global commodity prices resulting in boosting investor confidence.

Expectations of interest rate cut by Reserve Bank of India (RBI) in the monetary policy meeting scheduled on May 3, 2013, supported interest rate sensitive and cyclical sectors to outperform the broader market benchmark indices at the end of April 2013. The Union budget session continued to yield little result tarnished by severe corruption allegations against the Union Government.

The month of April 2013 also marked the beginning of the 4th quarter Financial Year 2013 (4QFY2013) corporate results. Except for Information Technology companies, corporate results were largely in-line with expectations of improvement on the top-line. However, the corporate results were able to beat expectations significantly on profitability, posting increase in gross margins due to favourable raw material prices.

The major economies in the Eurozone in addition to China continued to report weak economic data points. The sovereign debt crisis in Cyprus took a new turn when the creditors reportedly seized 75% of the central bank's gold reserves. Bank of Japan announced a monetary easing plan to double the monetary base of the economy over the next 2 years; this resulted in the Yen depreciating significantly against US Dollar, in addition to fall in commodity prices.

As a result of the Cyprus crisis, Gold prices fell to a multi-year low of US\$1347.95/ounce during the month of April 2013, however recovered to close at US\$1476.75/ounce at the end of April 2013.

The Indian Rupees (INR) appreciated by 0.8% against US\$ to close at 53.808 during April 2013. Foreign Institutional Investors (FII) net inflows were positive for the month by ₹ 5400 crore while the Domestic Institutional Investors (DIIs) reported net outflow of ₹ 2900 crore.

RBI expectedly cut benchmark interest rates by 0.25% in the monetary policy meeting held on May 3, 2013 bringing down the repo rate to 7.25% and the reverse repo rate to 6.25%. Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) remained unchanged at 4% and 23% respectively.

RBI also announced that it will in phases reduce its Held-To-Maturity (HTM) ratio by 2% to 23% (by at least a 0.50% cut every quarter), beginning in 2nd quarter FY 2013 - 2014. The Central Bank has also proposed a set of measures to curb speculative domestic gold demand. Further, it also proposes to reduce provisioning

### Performance of various indices as of end April 2013 (in %)

Index	1 Month	3 Month	6 Month	1 Year
CNX Nifty	4.36	-1.73	5.53	13
CNX 500 Equity Index	4.58	-3.2	4.34	11.09
CNX Defty Index	4.56	-3.52	4.82	9.62
CNX Nifty Junior	7.3	-1.86	10.5	17.76
CNX Midcap Index	5.63	-6.52	0.72	4.65
CNX IT Index	-16.23	-10.77	-0.66	-0.62
CNX Bank Index	10.56	-1.16	11.47	22.23
CNX 100	4.79	-1.76	6.23	13.67
CNX Realty	7.72	-18.16	3.03	6.42
CNX Infrastructure	9.94	-5.16	-2.27	2.82
CNX Energy Index	5.08	-6.45	1.92	5.75
CNX FMCG Index	9.75	10.16	15.78	38.52
CNX Pharma Index	10.03	10.36	15.58	27.05

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norms for residential housing loans by June 2013. Importantly, RBI expects the Gross Domestic Product (GDP) growth rate at 5.7% in FY 2013 - 2014 and inflation ranging around 5.5% during FY 2014.

RBI consistent with its earlier stance highlighted; (1) the need for the Government to bridging the supply constraints, staying the course on fiscal consolidation, both in terms of quantity and quality, and improving governance surrounding project implementation. (2) Also, there exists significant upside risks to inflation in the near term. (3) Risks on account of Current Account Deficit (CAD) and its financing.

Overall, even after the benchmark interest rate cut, RBI continues to be cautious despite immediate cyclical positives (soft commodity prices and low core inflation). Structural problems on inflation, capital expenditure slowdown and challenges of financing the CAD remain foremost in shaping the RBI's policy path for now and in future.

Wholesale Price Index (WPI) inflation for March 2013 came in lower at 5.96% vs. 6.84% during February 2013. However, the January 2013 data was revised upwards from 6.6% to 7.2% on account of fuel price revision.


February 2013 IIP came in at 0.6% YoY lower than January 2013 IIP which stood unchanged at 2.4% YoY. While November 2012 IIP has been revised downwards by 0.18% to 1.0% YoY taking the average IIP growth for April 2012 – February 2013 to 0.9% as compared to 3.5% during April 2011 – February 2012.

Exports during March 2013 were valued at US\$ 30.85bn which was 6.97% higher than the level of US\$ 28.84bn during March 2012.

Imports during March 2013 were valued at US\$ 41.16bn representing a fall of 2.87% over the level of imports valued at US\$ 42.38bn during March 2012.

(Source: Bloomberg, RBI, MOSPI)

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# Union KBC Equity Fund

(An Open-Ended Equity Scheme)

Factsheet as on April 30, 2013



## Investment Objective

To achieve long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Details

### Fund Manager

Ashish Ranawade

Over 18 years of experience in investments. Managing this scheme since inception.

### Indicative Investment Horizon

Long Term

### Inception Date (Date of initial allotment)

10 June 2011

### Average AUM for the quarter ended March 31, 2013

₹ 141.68 crores

### Expense Ratio

Direct Plan : 2.26% YTD

Other than Direct Plan : 2.80% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Plans (across a common portfolio)

- Direct Plan for investors who purchase units directly with Union KBC Mutual Fund. ^ ^
- Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

### Options (under each of the above Plans)

Growth & Dividend with Reinvestment, Payout and Sweep Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment

### Application Amount

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Redemption Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

### Load Structure

Entry Load: Nil

Exit Load:

- 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.
- Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

### Benchmark Index

S&P BSE 100 Index

### SIP

Monthly: Minimum SIP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Monthly: Minimum SIP period - 6 months

Quarterly: Minimum SIP amount ₹ 3,000 and in multiples of ₹ 1 thereafter

Quarterly: Minimum SIP period - 2 quarters

### STP

Minimum STP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

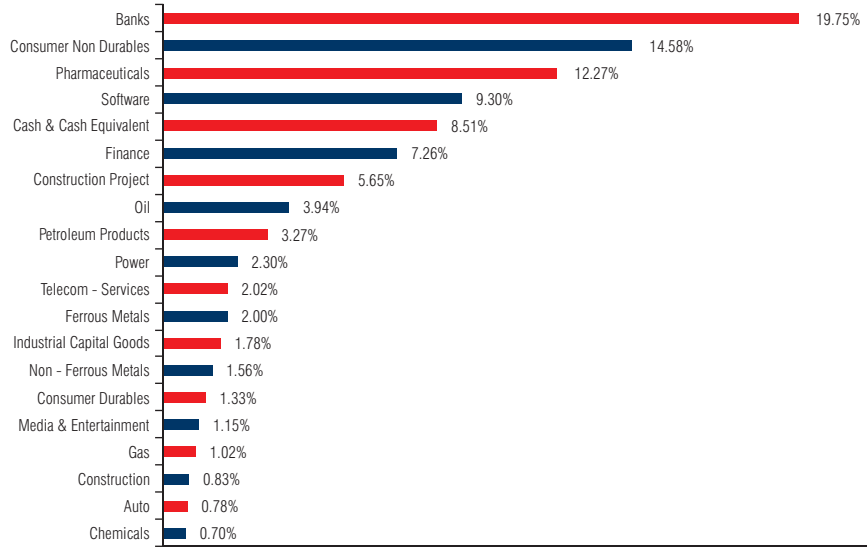
Minimum STP period 12 months

### SWP

Minimum SWP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum SWP period - 12 months

## Industry Classification



^ ^ Direct Plan has been introduced under the scheme with effect from January 1, 2013.

## Portfolio

Company/ Issuer	Rating/ Industry	% to Net Assets	Company/ Issuer	Rating/ Industry	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>			<b>91.49</b>		
<b>Listed / awaiting listing on the stock exchanges</b>					
Indian Bank	Banks	1.59	Sadbhav Engineering	Construction Project	1.34
ITC	Consumer Non Durables	10.16	NTPC	Power	1.33
ICICI Bank	Banks	7.56	Titan Industries	Consumer Durables	1.33
HDFC Bank	Banks	7.04	Jindal Steel & Power	Ferrous Metals	1.28
Housing Development Finance Corporation	Finance	5.65	TV18 Broadcast	Media & Entertainment	1.15
Sun Pharmaceuticals Industries	Pharmaceuticals	3.99	GAIL (India)	Gas	1.02
Larsen & Toubro	Construction Project	3.94	Bharat Heavy Electricals	Industrial Capital Goods	1.02
Oil & Natural Gas Corporation	Oil	3.94	Hexaware Technologies	Software	1.00
Dr. Reddy's Laboratories	Pharmaceuticals	3.71	Asian Paints	Consumer Non Durables	1.00
Nestle India	Consumer Non Durables	3.42	Others*		7.52
Reliance Industries	Petroleum Products	3.27	<b>CBLO/ Reverse Repo Investments/ Cash &amp; Cash Equivalents</b>		<b>8.51</b>
Infosys	Software	3.17	<b>Grand Total</b>		<b>100.00</b>
Tata Consultancy Services	Software	3.08			
State Bank of India	Banks	2.73			
Piramal Enterprises	Pharmaceuticals	2.31			
Cadila Healthcare	Pharmaceuticals	2.26			
HCL Technologies	Software	2.05			
Bharti Airtel	Telecom - Services	2.02			
Dewan Housing Finance Corporation	Finance	1.61			

\*Equity stocks less than 1% to Net Assets

## Quantitative Indicators

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio <sup>#</sup>
15.27%	-0.25	0.88	0.11 times

Risk Free Rate based on the 10 year G-Sec yield as on April 30, 2013: 7.73%

<sup>#</sup>Lower of sales or purchase divided by average AUM for last rolling 12 months.

For risk factors and statutory details please see overleaf

# Union KBC Equity Fund

(An Open-Ended Equity Scheme)

Factsheet as on April 30, 2013



## NAV ₹ per unit (As on 30 April 2013)

Growth Option	: ₹ 10.76	Direct Plan - Growth Option	: ₹ 10.78
Dividend Option	: ₹ 10.76	Direct Plan - Dividend Option	: ₹ 10.78

## Scheme Performance as on March 31, 2013

Period <sup>@</sup>	Union KBC Equity Fund (Growth)		Scheme Benchmark (S&P BSE 100 Index)		Additional Benchmark <sup>§</sup> (S&P BSE Sensex)	
	Returns	Value (INR) ^	Returns	Value (INR) ^	Returns	Value (INR) ^
Mar 31, 2012 - Mar 31, 2013**	8.50%	10,850	6.84%	10,684	8.23%	10,823
Since Inception (Jun 10, 2011) (CAGR)	2.58%	10,470	1.16%	10,210	1.71%	10,310

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

Returns shown above are for Union KBC Equity Fund - Growth Option only.

Returns for more than 1 year period are Compounded Annualised (CAGR).

Performance of the Dividend Option for the investor would be net of the dividend distribution tax, as applicable.

\*\*Absolute Returns

^ Based on standard investment of ₹ 10,000 made at the beginning of the relevant period.

§ Standard Benchmark prescribed by SEBI vide circular dated August 22, 2011.

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

Mr Ashish Ranawade is also the Fund Manager for Union KBC Tax Saver Scheme, Co-fund Manager of Union KBC Asset Allocation Fund - Moderate Plan and Conservative Plan and Fund Manager for the equity portion of Union KBC Capital Protection Oriented Fund - Series 1 and Series 2. Since Union KBC Asset Allocation Fund - Moderate Plan and Conservative Plan and Union KBC Capital Protection Oriented Fund - Series 1 and Series 2 have been in existence for less than one year as on March 31, 2013, past performance of the schemes has not been provided. For the performance of Union KBC Tax Saver Scheme, please refer to the Factsheet of Union KBC Tax Saver Scheme in this document.

## MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

**Statutory Details: Constitution:** Union KBC Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Settlers / Sponsors:** Union Bank of India and KBC Participations Renta, a 100% subsidiary of KBC Asset Management NV; **Trustee:** Union KBC Trustee Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union KBC Asset Management Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability.

Copy of all Scheme related documents along with the application form can be obtained from any of our AMC offices/ Customer Service Centres/ distributors as well as from our website [www.unionkbc.com](http://www.unionkbc.com).

# Union KBC Tax Saver Scheme

(An Open-ended Equity Linked Savings Scheme with a lock in period of 3 Years)

Factsheet as on April 30, 2013



## Investment Objective

To generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Details

### Fund Manager

Ashish Ranawade

Over 18 years of experience in investments. Managing this scheme since inception.

### Indicative Investment Horizon

Long Term

### Inception Date (Date of initial allotment)

23 December 2011

### Average AUM for the quarter ended March 31, 2013

₹ 48.26 crores

### Expense Ratio

Direct Plan : 2.77% YTD

Other than Direct Plan : 2.92% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Plans (across a common portfolio)

- Direct Plan for investors who purchase units directly with Union KBC Mutual Fund. ^ ^

- Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

### Options (under each of the above Plans)

Growth & Dividend with Reinvestment and Payout Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment

### Application Amount

Minimum Application Amount: ₹ 500 and in multiples of ₹ 500 thereafter

Minimum Additional Investment: ₹ 500 and in multiples of ₹ 500 thereafter

Minimum Redemption Amount: ₹ 500

### Load Structure

Entry Load: Nil

Exit Load: Nil

### Benchmark Index

S&P BSE 100 Index

### SIP

Monthly: Minimum SIP amount ₹ 500 and in multiples of ₹ 500 thereafter

Monthly: Minimum SIP period - 6 months

Quarterly: Minimum SIP amount ₹ 1,500 and in multiples of ₹ 500 thereafter

Quarterly: Minimum SIP period - 2 quarters

### STP

Minimum STP amount ₹ 500 and in multiples of ₹ 500 thereafter

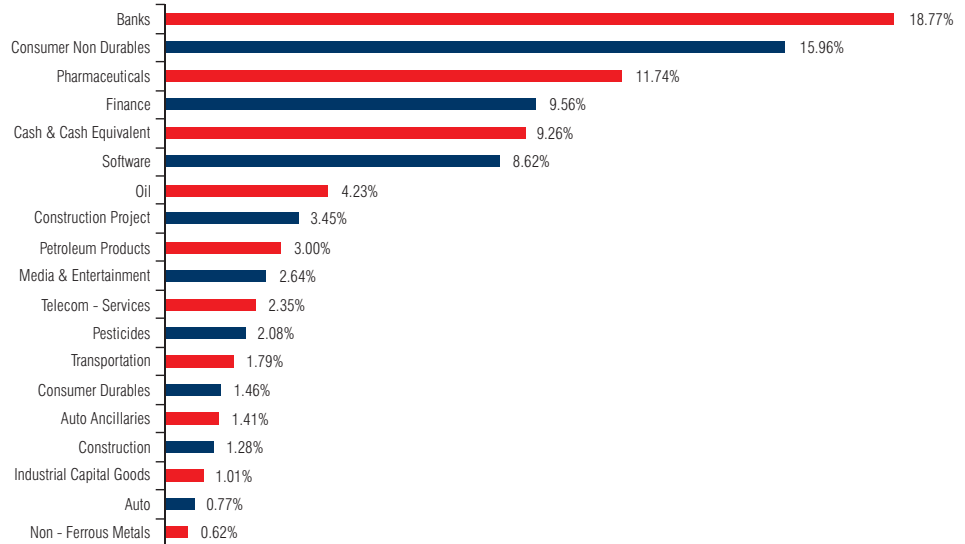
Minimum STP period 12 months

### SWP

Minimum SWP amount ₹ 500

Minimum SWP period - 12 months

## Industry Classification



^ ^ Direct Plan has been introduced under the scheme with effect from January 1, 2013.

## Portfolio

Company/ Issuer	Rating/ Industry	% to Net Assets	Company/ Issuer	Rating/ Industry	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>			<b>90.74</b>		
<b>Listed / awaiting listing on the stock exchanges</b>					
ITC	Consumer Non Durables	9.06	Tata Consultancy Services	Software	2.31
HDFC Bank	Banks	6.73	Cadila Healthcare	Pharmaceuticals	2.27
ICICI Bank	Banks	5.48	Bayer Cropscience	Pesticides	2.08
Housing Development Finance Corporation	Finance	5.35	Gujarat Pipavav Port	Transportation	1.79
Oil & Natural Gas Corporation	Oil	4.23	Dewan Housing Finance Corporation	Finance	1.78
Sun Pharmaceuticals Industries	Pharmaceuticals	3.90	Indian Bank	Banks	1.57
State Bank of India	Banks	3.61	Emami	Consumer Non Durables	1.55
Larsen & Toubro	Construction Project	3.45	Titan Industries	Consumer Durables	1.46
Dr. Reddy's Laboratories	Pharmaceuticals	3.24	TV18 Broadcast	Media & Entertainment	1.42
Reliance Industries	Petroleum Products	3.00	Hexaware Technologies	Software	1.32
Nestle India	Consumer Non Durables	2.68	The Phoenix Mills	Construction	1.28
Infosys	Software	2.63	Jagran Prakashan	Media & Entertainment	1.22
Infrastructure Development Finance Company	Finance	2.43	Wabco India	Auto Ancillaries	1.14
Asian Paints	Consumer Non Durables	2.43	Bharat Heavy Electricals	Industrial Capital Goods	1.01
HCL Technologies	Software	2.36	Others*		3.28
Bharti Airtel	Telecom - Services	2.35	<b>CBLO/ Reverse Repo Investments/ Cash &amp; Cash Equivalents</b>		
Piramal Enterprises	Pharmaceuticals	2.33	<b>9.26</b>		
			<b>Grand Total</b>		
			<b>100.00</b>		

\*Equity stocks less than 1% to Net Assets

## Dividend History ^

Record Date	Face Value (₹) / unit	NAV (₹) / unit	Dividend (₹) / unit
06 February 2013	10	13.14	1.00

^ Past Performance may or may not be sustained in future. Dividend is declared on the face value per unit. Dividend figure provided in the table above is before considering dividend distribution tax, if applicable. After payment of dividend the per unit NAV of the Dividend Option of the scheme falls to the extent of the dividend pay out and statutory levy if any.

## Quantitative Indicators

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio <sup>#</sup>
11.55%	1.25	0.75	0.41 times

Risk Free Rate based on the 10 year G-Sec yield as on April 30, 2013: 7.73%

<sup>#</sup> Lower of sales or purchase divided by average AUM for last rolling 12 months.

For risk factors and statutory details please see overleaf



# Union KBC Tax Saver Scheme

(An Open-ended Equity Linked Savings Scheme with a lock in period of 3 Years)

Factsheet as on April 30, 2013



## NAV ₹ per unit (As on 30 April 2013)

Growth Option	: ₹ 13.12	Direct Plan - Growth Option	: ₹ 13.13
Dividend Option	: ₹ 12.12	Direct Plan - Dividend Option	: ₹ 13.13

## Scheme Performance as on March 31, 2013

Period <sup>@</sup>	Union KBC Tax Saver Scheme (Growth)		Scheme Benchmark (S&P BSE 100 Index)		Additional Benchmark <sup>§</sup> (S&P BSE Sensex)	
	Returns	Value (INR) ^	Returns	Value (INR) ^	Returns	Value (INR) ^
Mar 31, 2012 - Mar 31, 2013**	13.92%	11,392	6.84%	10,684	8.23%	10,823
Since Inception (Dec 23, 2011) (CAGR)	21.36%	12,770	16.45%	12,121	15.28%	11,968

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

Returns shown above are for Union KBC Tax Saver Scheme - Growth Option only.

Returns for more than 1 year period are Compounded Annualised (CAGR).

Performance of the Dividend Option for the investor would be net of the dividend distribution tax, as applicable.

\*\*Absolute Returns

^ Based on standard investment of ₹ 10,000 made at the beginning of the relevant period.

§ Standard Benchmark prescribed by SEBI vide circular dated August 22, 2011.

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

Mr Ashish Ranawade is also the Fund Manager for Union KBC Equity Fund, Co-fund Manager of Union KBC Asset Allocation Fund - Moderate Plan and Conservative Plan and Fund Manager for the equity portion of Union KBC Capital Protection Oriented Fund - Series 1 and Series 2. Since Union KBC Asset Allocation Fund - Moderate Plan and Conservative Plan and Union KBC Capital Protection Oriented Fund - Series 1 and Series 2 have been in existence for less than one year as on March 31, 2013, past performance of the schemes has not been provided. For the performance of Union KBC Equity Fund, please refer to the Factsheet of Union KBC Equity Fund in this document.

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# Union KBC Liquid Fund

(An Open-Ended Liquid Scheme)

Factsheet as on April 30, 2013



## Investment Objective

To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Details

### Fund Manager

Devesh Thacker

Over 13 years of experience in Fund Management & Banking Industry. Managing this scheme since inception.

### Indicative Investment Horizon

Short Term

### Inception Date (Date of initial allotment)

15 June 2011

### Average AUM for the quarter ended March 31, 2013

₹ 2493.59 crores

### Expense Ratio

Direct Plan : 0.21% YTD

Other than Direct Plan : 0.29% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Plans (across a common portfolio)

- Direct Plan for investors who purchase units directly with Union KBC Mutual Fund. ^ ^

- Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

### Options (under each of the above Plans)

Growth & Dividend with Reinvestment, Payout and Sweep Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment with monthly Frequency

### Application Amount

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Redemption Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

### Load Structure

Entry Load: Nil

Exit Load: Nil

### Benchmark Index

CRISIL Liquid Fund Index

### STP

Minimum STP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum STP period - 12 months

### SWP

Minimum SWP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

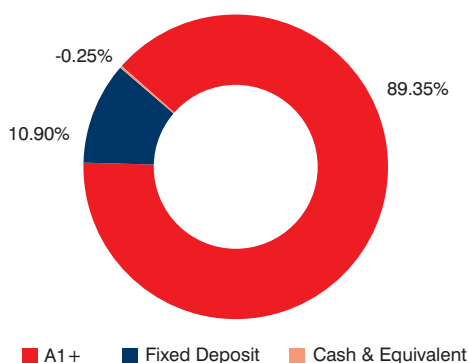
Minimum SWP period - 12 months

## Portfolio

Name of Instrument	Rating Industry	% to Net Assets	Name of Instrument	Rating Industry	% to Net Assets
<b>MONEY MARKET INSTRUMENT</b>			<b>Commercial Paper (CP)</b>		
<b>Certificate of Deposit (CD)</b>		<b>50.17</b>			<b>39.18</b>
Canara Bank	ICRA A1+ / CRISIL A1+	6.32	Reliance Capital	CRISIL A1+	7.51
United Bank of India	CARE A1+	4.54	Indiabulls Housing Finance	CRISIL A1+	6.00
Allahabad Bank	ICRA A1+	4.52	India Infoline Finance	ICRA A1+	6.00
HDFC Bank	CARE A1+ / CRISIL A1+	4.50	SREI Equipment Finance	ICRA A1+	5.99
IDBI Bank	CRISIL A1+	4.49	Religare Finvest	ICRA A1+	4.68
Bank of India	CRISIL A1+	3.02	Aditya Birla Finance	ICRA A1+	3.01
Central Bank of India	CARE A1+	3.02	Small Industries Development Bank of India	CARE A1+	3.00
ICICI Bank	ICRA A1+	2.99	National Housing Bank	ICRA A1+	2.99
The South Indian Bank	CARE A1+	2.99	<b>Fixed Deposit (FD)</b>		<b>10.90</b>
Vijaya Bank	CARE A1+	2.99	The South Indian Bank	-	6.05
Axis Bank	CRISIL A1+	1.50	Punjab National Bank	-	4.85
Indian Bank	ICRA A1+	1.50	<b>CBLO/ Reverse Repo Investments /Cash &amp; Cash Equivalents</b>		<b>-0.25</b>
Indusind Bank	ICRA A1+	1.50			
ING Vysya Bank	CRISIL A1+	1.50	<b>Grand Total</b>		<b>100.00</b>
Karur Vysya Bank	ICRA A1+	1.50			
State Bank of Hyderabad	ICRA A1+	1.50			
Andhra Bank	CARE A1+	1.49			
State Bank of Bikaner and Jaipur	CRISIL A1+	0.30			

^ ^ Direct Plan has been introduced under the scheme with effect from January 1, 2013.

## Composition by Rating Class (%)



## Quantitative Indicators

### Average Maturity

36.06 Days

### Modified Duration

33.23 Days

## Dividend History ^ - Monthly Option

Record Date	Face Value (₹) / unit	NAV (₹) / unit	Dividend (₹) / unit
25 February 2013	1000	1006.3409	6.070016
25 March 2013	1000	1006.8351	6.574265
25 April 2013	1000	1008.0449	7.777304

## Dividend History ^ - Direct Plan - Monthly Option

Record Date	Face Value (₹) / unit	NAV (₹) / unit	Dividend (₹) / unit
25 February 2013	1000	1006.3826	6.112511
25 March 2013	1000	1006.8405	6.579688
25 April 2013	1000	1008.0932	7.709366

^ Past Performance may or may not be sustained in future. Dividend is declared on the face value per unit. Dividend figure provided in the table above is before considering dividend distribution tax. After payment of dividend the per unit NAV of the Dividend Option of the scheme falls to the extent of the dividend pay out and statutory levy if any.

For risk factors and statutory details please see overleaf



# Union KBC Liquid Fund

(An Open-Ended Liquid Scheme)

Factsheet as on April 30, 2013



## NAV ₹ per unit (As on 30 April 2013)

Growth Option	: ₹ 1183.8045	Direct Plan - Growth Option	: ₹ 1183.9212
Daily Dividend Option	: ₹ 1000.6489	Direct Plan - Daily Dividend Option	: ₹ 1000.6506
Weekly Dividend Option	: ₹ 1000.5000	Direct Plan - Weekly Dividend Option	: ₹ 1000.5003
Fortnightly Dividend Option	: ₹ 1001.4187	Direct Plan - Fortnightly Dividend Option	: ₹ 1001.4219
Monthly Dividend Option	: ₹ 1001.4189	Direct Plan - Monthly Dividend Option	: ₹ 1001.5451

## Scheme Performance as on March 31, 2013

Period <sup>®</sup>	Union KBC Liquid Fund (Growth)		Scheme Benchmark (CRISIL Liquid Fund Index)		Additional Benchmark <sup>§</sup> (CRISIL 1 Year T-Bill Index)	
	Returns	Value (INR) ^	Returns	Value (INR) ^	Returns	Value (INR) ^
Last 7 days~	8.73%	10,016	7.87%	10,015	10.54%	10,019
Last 15 days~	8.68%	10,034	8.10%	10,032	11.55%	10,045
Last 30 days~	8.56%	10,068	8.24%	10,065	9.18%	10,072
Mar 31, 2012 - Mar 31, 2013**	9.32%	10,932	8.17%	10,817	8.33%	10,833
Since Inception (Jun 15, 2011) (CAGR)	9.40%	11,741	8.39%	11,547	7.98%	11,470

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

Returns shown above are for Union KBC Liquid Fund - Growth Option only.

Returns for more than 1 year period are Compounded Annualised (CAGR).

Performance of the Dividend Option for the investor would be net of the dividend distribution tax, as applicable.

^ Based on standard investment of ₹ 10,000 made at the beginning of the relevant period.

~ Annualised Returns

\*\* Absolute Returns

§ Standard Benchmark prescribed by SEBI vide circular dated August 22, 2011.

® In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

Mr Devesh Thacker is also the Fund Manager for Union KBC Ultra Short Term Debt Fund and Union KBC Fixed Maturity Plan - Series 6. Since Union KBC Ultra Short Term Debt Fund and Union KBC Fixed Maturity Plan - Series 6 have been in existence for less than one year as on March 31, 2013, past performance of the scheme has not been provided.

## MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

**Statutory Details: Constitution:** Union KBC Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Settlers / Sponsors:** Union Bank of India and KBC Participations Renta, a 100% subsidiary of KBC Asset Management NV; **Trustee:** Union KBC Trustee Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union KBC Asset Management Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability.

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# Union KBC Dynamic Bond Fund

(An Open-Ended Debt Scheme)

Factsheet as on April 30, 2013



## Investment Objective

The investment objective of the Scheme is to actively manage a portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and liquidity to the investors. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Details

### Fund Manager

Parijat Agrawal

Over 17 years of experience in Fund Management. Managing this scheme since inception.

### Indicative Investment Horizon

Medium to Long Term

### Inception Date (Date of initial allotment)

13 February 2012

### Average AUM for the quarter ended March 31, 2013

₹ 76.64 crores

### Expense Ratio

Direct Plan : 0.86% YTD

Other than Direct Plan : 1.86% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Plans (across a common portfolio)

- Direct Plan for investors who purchase units directly with Union KBC Mutual Fund. ^ ^
- Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

### Options (under each of the above Plans)

Growth & Dividend with Reinvestment, Payout and Sweep Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment

### Application Amount

**Minimum Application Amount:** ₹ 5,000 and in multiples of ₹ 1 thereafter

**Minimum Additional Investment:** ₹ 1,000 and in multiples of ₹ 1 thereafter

**Minimum Redemption Amount:** ₹ 1,000 and in multiples of ₹ 1 thereafter

### Load Structure

**Entry Load:** Nil

**Exit Load:** 0.50% if units are redeemed/switched out within 3 months from the date of allotment; Nil thereafter. (effective date: April 15, 2013)

### Benchmark Index

CRISIL Composite Bond Fund Index

### SIP

**Monthly:** ₹ 1,000 and in multiples of ₹ 1 thereafter

**Monthly:** Minimum SIP period - 6 months

**Quarterly:** ₹ 3,000 and in multiples of ₹ 1 thereafter

**Quarterly:** Minimum SIP period - 2 quarters

### STP

Minimum STP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum STP period - 12 months

### SWP

Minimum SWP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

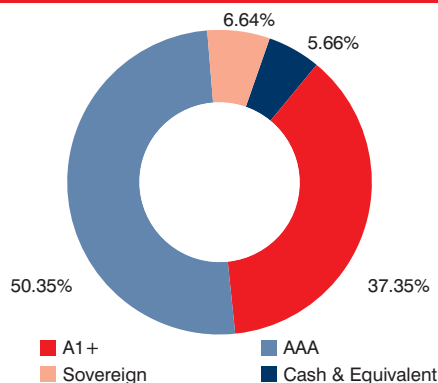
Minimum SWP period - 12 months

## Portfolio

Name of Instrument	Rating Industry	% to Net Assets	Name of Instrument	Rating Industry	% to Net Assets
<b>CENTRAL GOVERNMENT SECURITIES</b>			<b>MONEY MARKET INSTRUMENT</b>		
8.33% CGL 2026	SOV	19.08	<b>Certificate of Deposit (CD)</b>		<b>5.66</b>
8.20% CGL 2025	SOV	12.59	The South Indian Bank	CARE A1 +	5.66
8.07% CGL 2017	SOV	12.42			
8.15% CGL 2022	SOV	6.26	<b>CBLO/ Reverse Repo Investments/ Cash &amp; Cash Equivalents</b>		<b>6.64</b>
			<b>Grand Total</b>		<b>100.00</b>
<b>BONDS &amp; NCDs</b>			<b>37.35</b>		
<b>Listed / awaiting listing on the stock exchanges</b>					
Rural Electrification Corporation	CARE AAA / CRISIL AAA	12.38			
Reliance Gas Transportation Infrastructure	CARE AAA	6.31			
Power Finance Corporation	ICRA AAA	6.25			
Power Grid Corporation	CRISIL AAA	6.23			
Housing Development Finance Corporation	CRISIL AAA	6.18			

^ ^ Direct Plan has been introduced under the scheme with effect from January 1, 2013.

## Composition by Rating Class (%)



## Quantitative Indicators

### Average Maturity

8.04 Years

### Modified Duration

5.11 Years

# Union KBC Dynamic Bond Fund

(An Open-Ended Debt Scheme)

Factsheet as on April 30, 2013



## NAV ₹ per unit (As on 30 April 2013)

Growth Option	: ₹ 11.1820	Direct Plan - Growth Option	: ₹ 11.2077
Dividend Option	: ₹ 11.1820	Direct Plan - Dividend Option	: ₹ 11.2077

## Scheme Performance as on March 31, 2013

Period <sup>®</sup>	Union KBC Dynamic Bond Fund (Growth)		Scheme Benchmark (CRISIL Composite Bond Fund Index)		Additional Benchmark <sup>§</sup> (CRISIL 10 Year Gilt Index)	
	Returns	Value (INR) ^	Returns	Value (INR) ^	Returns	Value (INR) ^
Mar 31, 2012 - Mar 31, 2013**	9.12%	10,912	9.24%	10,924	11.32%	11,132
Since Inception (February 13, 2012) (CAGR)	8.79%	10,990	8.81%	10,992	8.80%	10,991

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

Returns shown above are for Union KBC Dynamic Bond Fund - Growth Option only.

Returns for more than 1 year period are Compounded Annualised (CAGR).

Performance of the Dividend Option for the investor would be net of the dividend distribution tax, as applicable.

\*\*Absolute Returns

^ Based on standard investment of ₹ 10,000 made at the beginning of the relevant period.

§ Standard Benchmark prescribed by SEBI vide circular dated August 22, 2011.

® In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

Mr Parijat Agarwal is also the Co-fund Manager of Union KBC Asset Allocation Fund - Moderate Plan and Conservative Plan and Fund Manager for the Debt portion of Union KBC Capital Protection Oriented Fund - Series 1 and Series 2. Since Union KBC Asset Allocation Fund - Moderate Plan and Conservative Plan and Union KBC Capital Protection Oriented Fund - Series 1 and Series 2 have been in existence for less than one year as on March 31, 2013, past performance of the schemes has not been provided.

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# Union KBC Ultra Short Term Debt Fund

(An Open-Ended Debt Scheme)

Factsheet as on April 30, 2013



## Investment Objective

To provide reasonable returns commensurate with low to moderate risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Details

### Fund Manager

Devesh Thacker

Over 13 years of experience in Fund Management & Banking Industry. Managing this scheme since inception.

### Indicative Investment Horizon

Short Term

### Inception Date (Date of initial allotment)

24 April 2012

### Average AUM for the quarter ended March 31, 2013

₹ 126.02 crores

### Expense Ratio

Direct Plan : 0.12% YTD

Other than Direct Plan : 0.15% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Plans (across a common portfolio)

- Direct Plan for investors who purchase units directly with Union KBC Mutual Fund. ^ ^
- Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

### Options (under each of the above Plans)

Growth & Dividend with Reinvestment, Payout and Sweep Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment with monthly Frequency

### Application Amount

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Redemption Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

### Load Structure

Entry Load: Nil

Exit Load: Nil (effective date: March 21, 2013)

### Benchmark Index

CRISIL Short Term Bond Fund Index

### STP

Minimum STP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum STP period - 12 months

### SWP

Minimum SWP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

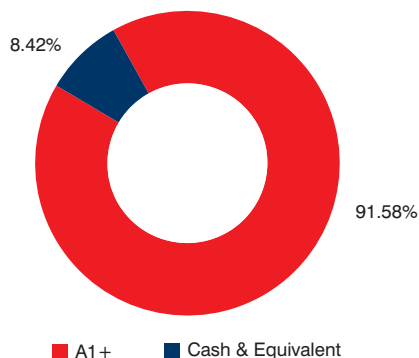
Minimum SWP period - 12 months

## Portfolio

Name of Instrument	Rating Industry	% to Net Assets	Name of Instrument	Rating Industry	% to Net Assets
<b>MONEY MARKET INSTRUMENT</b>			<b>CBLO/ Reverse Repo Investments/ Cash &amp; Cash Equivalents</b>		
Certificate of Deposit (CD)		66.90			
Allahabad Bank	ICRA A1 +	28.34	<b>Grand Total</b>		<b>100.00</b>
Oriental Bank of Commerce	CRISIL A1 +	28.02			
The South Indian Bank	CARE A1 +	10.54			
<b>Commercial Paper (CP)</b>					
Religare Finvest	ICRA A1 +	24.68			

^ ^ Direct Plan has been introduced under the scheme with effect from January 1, 2013.

## Composition by Rating Class (%)



## Quantitative Indicators

### Average Maturity

62.36 Days

### Modified Duration

57.31 Days

## Dividend History ^ - Monthly Option

Record Date <sup>#</sup>	Face Value (₹) / unit	NAV (₹) / unit	Dividend (₹) / unit
29 October 2012	1000	1010.7376	6.915896
23 November 2012	1000	1009.3315	5.999142
28 December 2012	1000	1011.7303	8.490690

## Dividend History ^ - Direct Plan - Monthly Option

Record Date <sup>#</sup>	Face Value (₹) / unit	NAV (₹) / unit	Dividend (₹) / unit
22 March 2013	1000	1010.2933	6.907698
26 April 2013	1000	1012.8973	9.589152

^ Past Performance may or may not be sustained in future. Dividend is declared on the face value per unit. Dividend figure provided in the table above is before considering dividend distribution tax. After payment of dividend the per unit NAV of the Dividend Option of the scheme falls to the extent of the dividend pay out and statutory levy if any.

<sup>#</sup> Note: No dividend was declared since January 2013 under Union KBC Ultra Short Term Debt Fund - Monthly Dividend Option and during the month of February 2013 under Union KBC Ultra Short Term Debt Fund - Direct Plan - Monthly Dividend Option.

For risk factors and statutory details please see overleaf

# Union KBC Ultra Short Term Debt Fund

(An Open-Ended Debt Scheme)

Factsheet as on April 30, 2013



## NAV ₹ per unit (As on 30 April 2013)

Growth Option	: ₹ 1094.7120	Direct Plan - Growth Option	: ₹ 1094.7871
Daily Dividend Option	: ₹ 1001.7568	Direct Plan - Daily Dividend Option	: ₹ 1001.7531
Weekly Dividend Option	: ₹ 1004.2852	Direct Plan - Weekly Dividend Option	: ₹ 1004.3056
Fortnightly Dividend Option	: ₹ 1003.8031	Direct Plan - Fortnightly Dividend Option	: ₹ 1003.8725
Monthly Dividend Option	: ₹ 1031.8517	Direct Plan - Monthly Dividend Option	: ₹ 1004.2491

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# Union KBC Asset Allocation Fund - Moderate Plan

(An Open-Ended Hybrid Scheme)



Factsheet as on April 30, 2013

## Investment Objective

The investment objective of the Scheme is to generate capital appreciation by actively investing in a diversified portfolio of Equity and Equity Related Instruments, Debt and Money Market Instruments and Gold Exchange Traded Funds. However, there is no assurance that the investment objective of the Scheme will be achieved.

## Fund Details

### Co-fund Managers

#### Ashish Ranawade

Over 18 years of experience in investments. Managing this scheme since inception.

#### Parijat Agrawal

Over 17 years of experience in Fund Management. Managing this scheme since inception.

### Indicative Investment Horizon

Long Term

### Inception Date (Date of initial allotment)

25 June 2012

### Average AUM for the quarter ended March 31, 2013

₹ 47.55 crores

### Expense Ratio

Direct Plan : 1.78% YTD

Other than Direct Plan : 2.38% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Plans (across a common portfolio)

- Direct Plan for investors who purchase units directly with Union KBC Mutual Fund. ^ ^
- Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

### Options (under each of the above Plans)

Growth & Dividend with Reinvestment, Payout and Sweep Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment.

### Application Amount

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Redemption Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

### Load Structure

Entry Load: Nil

Exit Load: 0.50% if units are redeemed/switched out within 6 months from the date of allotment; Nil thereafter.

### Benchmark Index<sup>#</sup>

30% CNX Nifty Index (+) 55% CRISIL Composite Bond Fund Index (+) 15% CRISIL Gold Index

### SIP

Monthly: Minimum SIP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Monthly: Minimum SIP period - 6 months

Quarterly: Minimum SIP amount ₹ 3,000 and in multiples of ₹ 1 thereafter

Quarterly: Minimum SIP period - 2 quarters

### STP

Minimum STP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum STP period 12 months

### SWP

Minimum SWP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum SWP period - 12 months

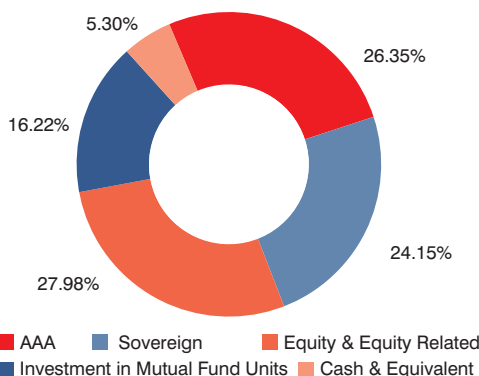
## Portfolio

Company/ Issuer	Rating/ Industry	% to Net Assets	Company/ Issuer	Rating/ Industry	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>		<b>27.98</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>		<b>24.15</b>
<b>Listed / awaiting listing on the stock exchanges</b>					
ITC	Consumer Non Durables	3.59	8.33% CGL 2026	SOV	12.14
HDFC Bank	Banks	3.08	8.20% CGL 2025	SOV	12.01
Larsen & Toubro	Construction Project	2.39	<b>BONDS &amp; NCDs</b>		<b>26.35</b>
ICICI Bank	Banks	2.21	<b>Listed / awaiting listing on the stock exchanges</b>		
Sun Pharmaceuticals Industries	Pharmaceuticals	2.21	Rural Electrification Corporation	CRISIL AAA	12.02
Dr. Reddy's Laboratories	Pharmaceuticals	1.91	Power Finance Corporation	CRISIL AAA	11.97
Nestle India	Consumer Non Durables	1.77	Small Industries Development	CRISIL AAA	2.36
Piramal Enterprises	Pharmaceuticals	1.34	Bank of India		
Infrastructure Development Finance Company	Finance	1.28	<b>Investment in Mutual Fund Units</b>		<b>16.22</b>
Hexaware Technologies	Software	1.24	Goldman Sach Gold ETF	-	16.22
Asian Paints	Consumer Non Durables	1.20	<b>CBLO / Reverse Repo Investments/Cash &amp; Cash Equivalents</b>		<b>5.30</b>
Wabco India	Auto Ancillaries	1.13	<b>Grand Total</b>		
Jagran Prakashan	Media & Entertainment	1.13	<b>100.00</b>		
State Bank of India	Banks	1.11			
Others*		2.39			

\*Equity stocks less than 1% to Net Assets

^ ^ Direct Plan has been introduced under the scheme with effect from January 1, 2013.

## Composition by Assets/ Rating Class (%)



## Quantitative Indicators

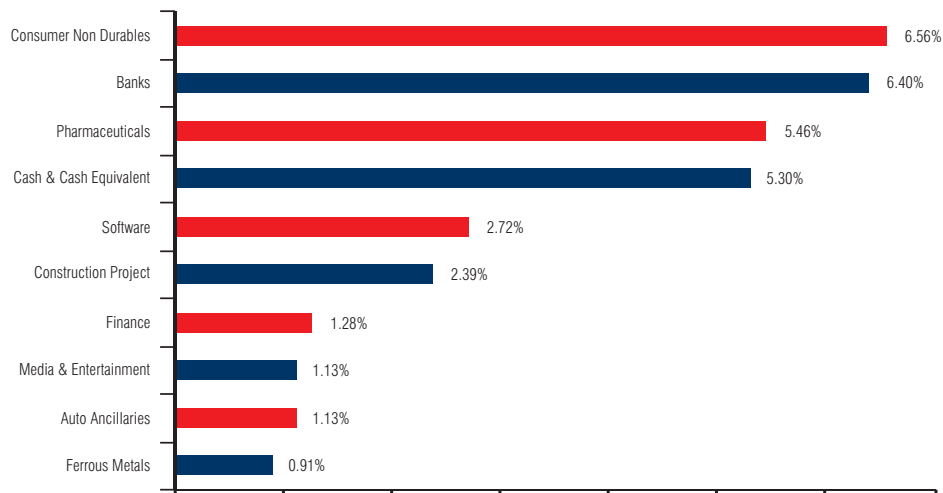
### Average Maturity

7.76 Years

### Modified Duration

4.97 Years

## Industry Classification (Equity)





# Union KBC Asset Allocation Fund - Moderate Plan

(An Open-Ended Hybrid Scheme)

Factsheet as on April 30, 2013



## NAV ₹ per unit (As on 30 April 2013)

Growth Option	: ₹ 10.6722	Direct Plan - Growth Option	: ₹ 10.6926
Dividend Option	: ₹ 10.6722	Direct Plan - Dividend Option	: ₹ 10.6926

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# Union KBC Asset Allocation Fund - Conservative Plan

(An Open-Ended Hybrid Scheme)



Factsheet as on April 30, 2013

## Investment Objective

The investment objective of the Scheme is to generate capital appreciation by actively investing in a diversified portfolio of Equity and Equity related instruments, Debt and Money market instruments and Gold Exchange Traded Funds. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Details

### Co-fund Managers

#### Ashish Ranawade

Over 18 years of experience in investments. Managing this scheme since inception.

#### Parijat Agrawal

Over 17 years of experience in Fund Management. Managing this scheme since inception.

### Indicative Investment Horizon

Long Term

### Inception Date (Date of initial allotment)

24 December 2012

### Average AUM for the quarter ended

March 31, 2013

₹ 64.61 crores

### Expense Ratio

Direct Plan : 1.66% YTD

Other than Direct Plan : 2.44% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Plans (across a common portfolio)

- Direct Plan for investors who purchase units directly with Union KBC Mutual Fund. ^ ^
- Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

### Options (under each of the above Plans)

Growth & Dividend with Reinvestment, Payout and Sweep Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment.

### Application Amount

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Redemption Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

### Load Structure

Entry Load: Nil

Exit Load: 0.50% if units are redeemed/switched out within 6 months from the date of allotment; Nil thereafter.

### Benchmark Index<sup>#</sup>

20% CNX Nifty Index (+) 70% CRISIL Composite Bond Fund Index (+) 10% CRISIL Gold Index

### SIP

Monthly: Minimum SIP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Monthly: Minimum SIP period - 6 months

Quarterly: Minimum SIP amount ₹ 3,000 and in multiples of ₹ 1 thereafter

Quarterly: Minimum SIP period - 2 quarters

### STP

Minimum STP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum STP period 12 months

### SWP

Minimum SWP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum SWP period - 12 months

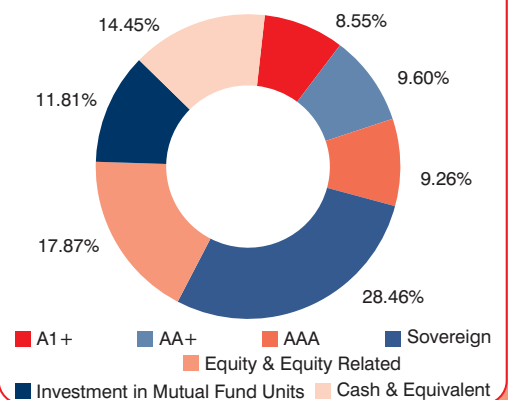
## Portfolio

Company/ Issuer	Rating/ Industry	% to Net Assets	Company/ Issuer	Rating/ Industry	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>			<b>CENTRAL GOVERNMENT SECURITIES</b>		
Listed / awaiting listing on the stock exchanges			08.20% CGL 2025		
ITC	Consumer Non Durables	2.48	8.19% CGL 2020	SOV	9.49
HDFC Bank	Banks	1.88	8.15% CGL 2022	SOV	9.46
ICICI Bank	Banks	1.58	<b>BONDS &amp; NCDs</b>		
Dr. Reddy's Laboratories	Pharmaceuticals	1.42	Listed / awaiting listing on the stock exchanges		
Nestle India	Consumer Non Durables	1.33	Hindalco Industries	CRISIL AA+	9.60
Piramal Enterprises	Pharmaceuticals	1.29	Power Grid Corporation	CRISIL AAA	9.26
Larsen & Toubro	Construction Project	1.25	<b>Investment in Mutual Fund Units</b>		
Infrastructure Development	Finance	1.10	Goldman Sach Gold ETF	-	11.81
Finance Company			<b>CBLO / Reverse Repo Investments/Cash &amp; Cash Equivalents</b>		
Oil & Natural Gas Corporation	Oil	1.05	<b>Grand Total</b>		
State Bank of India	Banks	1.04	<b>100.00</b>		
Others*		3.45			
<b>MONEY MARKET INSTRUMENT</b>					
Certificate of Deposit (CD)					
Indusind Bank	CRISIL A1+	8.55			

\*Equity stocks less than 1% to Net Assets

^ ^ Direct Plan has been introduced under the scheme with effect from January 1, 2013.

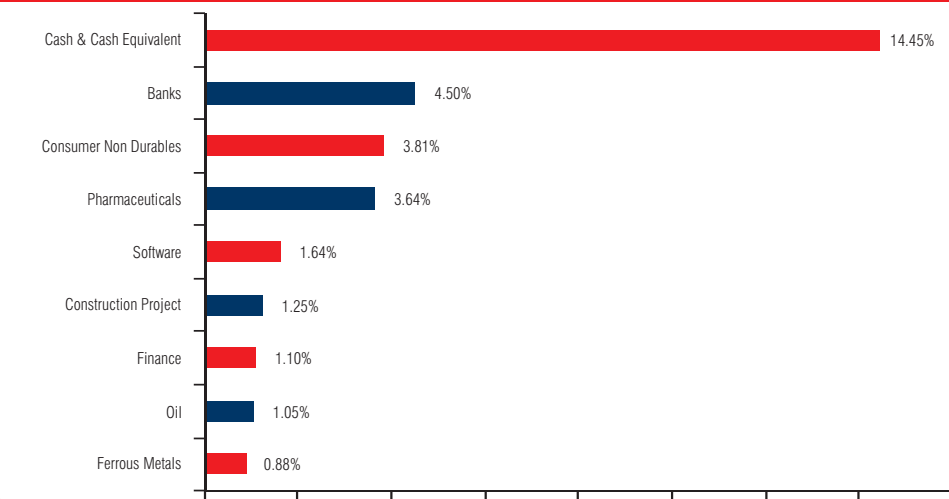
## Composition by Assets/ Rating Class (%)



## Quantitative Indicators

<b>Average Maturity</b>
5.89 Years
<b>Modified Duration</b>
3.76 Years

## Industry Classification (Equity)



# Union KBC Asset Allocation Fund - Conservative Plan

(An Open-Ended Hybrid Scheme)

Factsheet as on April 30, 2013



## NAV ₹ per unit (As on 30 April 2013)

Growth Option	: ₹ 10.0031	Direct Plan - Growth Option	: ₹ 10.0334
Dividend Option	: ₹ 10.0031	Direct Plan - Dividend Option	: ₹ 10.0334

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