

# Union KBC Tax Saver Scheme

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

Factsheet as on January 31, 2012



## 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 16 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 month ended January 31, 2012\*\*

₹ 34.06 crores

\*\*Since this is a new Scheme, average AUM for the month has been provided.

### NAV (as on 31 January 2012)

Growth option: ₹ 10.74

Dividend option: ₹ 10.74

### Expense Ratio

2.50% 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.

### Options

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

BSE 100 Index

### SIP

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

Monthly: Minimum SIP period - 12 months

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

Quarterly: Minimum SIP period - 4 quarters

### STP

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

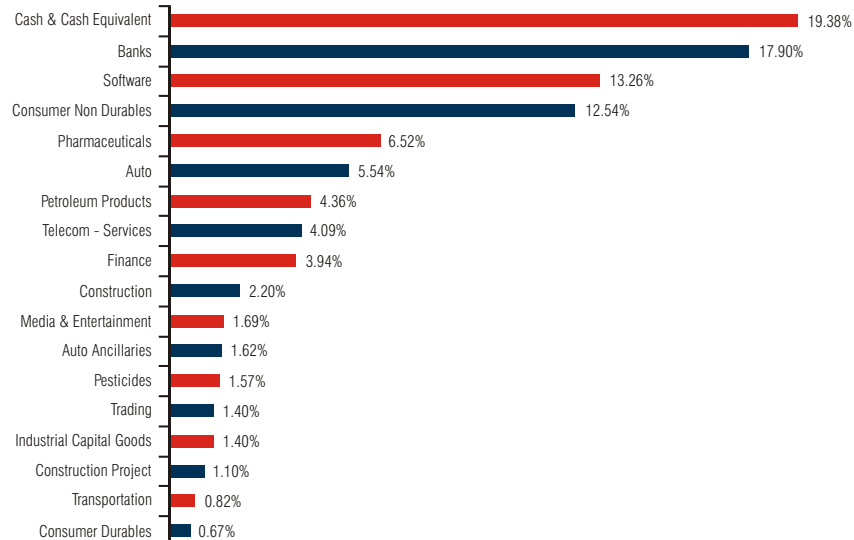
Minimum STP period 12 months

### SWP

Minimum SWP amount ₹ 500

Minimum SWP period - 12 months

## Sector Classification



## Portfolio

Company/ Issuer	Rating/ Industry	% to Net Assets	Company/ Issuer	Rating/ Industry	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>			<b>80.62</b>		
<b>Listed / awaiting listing on the stock exchanges</b>					
IRB Infrastructure Developers	Construction	2.20			
Titan Industries	Consumer Non Durables	2.15			
Tata Consultancy Services	Software	5.53	Hexaware Technologies	Software	1.99
HDFC Bank	Banks	4.95	Bayer Cropscience	Pesticides	1.57
ITC	Consumer Non Durables	4.84	Bharat Heavy Electricals	Industrial Capital Goods	1.40
Reliance Industries	Petroleum Products	4.36	Redington (India)	Trading	1.40
Bharti Airtel	Telecom - Services	4.09	Dish TV India	Media & Entertainment	1.38
ICICI Bank	Banks	3.62	Larsen & Toubro	Construction Project	1.10
Sun Pharmaceuticals Industries	Pharmaceuticals	3.54	MRF	Auto Ancillaries	1.05
Yes Bank	Banks	3.18	Others*		4.66
State Bank of India	Banks	3.17			
HCL Technologies	Software	3.06	<b>CBLO / Reverse Repo / Cash &amp; Cash Equivalents</b>		<b>19.38</b>
Indusind Bank	Banks	2.98	<b>Grand Total</b>		<b>100.00</b>
Nestle India	Consumer Non Durables	2.96			
Mahindra & Mahindra	Auto	2.95			
Infosys	Software	2.68			
Bajaj Auto	Auto	2.59			
Asian Paints	Consumer Non Durables	2.59			
Dr. Reddy's Laboratories	Pharmaceuticals	2.41			
Dewan Housing Finance Corporation	Finance	2.22			

\*Equity stocks less than 1% to Net Assets

For risk factors and statutory details please see overleaf

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**Risk Factors:** All mutual funds and securities investments are subject to market risks and the Net Asset Value (NAV) of the schemes may go up or down depending upon the factors and forces affecting the securities market and there can be no assurance that the fund's objective will be achieved. Past performance of the Sponsors and their Affiliates / Investment Manager or AMC / Mutual Fund and its Scheme (s) is not necessarily indicative of future results, and may not necessarily provide a basis for comparison with other investments. **Union KBC Tax Saver Scheme is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or returns.** Investment in the units of the Scheme involves investment risks such as market risk, trading volumes, settlement risk, liquidity risk, interest rate risk, default risk including the possible loss of principal, fluctuations in NAVs, uncertainty of dividend distributions etc. For detailed risk factors please refer the SID. Unitholders / Investors are not being offered any guaranteed /assured returns under any scheme of Union KBC Mutual Fund. Units issued under Union KBC Tax Saver Scheme cannot be assigned/ transferred/ pledged/ redeemed (including the units issued under the dividend re-investment option)/ switched out until completion of three years from the date of allotment.

**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 (liability restricted to their initial contribution of ₹ 1 lakh each to the corpus); **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.

**Mutual Fund investments are subject to market risks. Please read the Statement of Additional Information (SAI) and the Scheme Information Document (SID) and Key Information Memorandum (KIM) carefully before investing.** Copy of the SAI, SID & KIM along with 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).