

10 year goals are all set
Time to think about
3-5 year goals



Union Medium Duration Fund

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 4 years. Please refer to the page no. 39 of the SID on which the concept of Macaulay Duration has been explained. A relatively high interest rate risk and moderate credit risk.)

About the Fund*

The Scheme aims to allocate as follows:

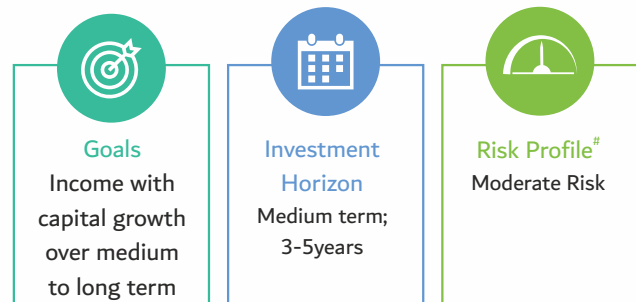
The Scheme aims to invest in a well-diversified portfolio of Government Securities & High Credit Quality Debt instruments with a portfolio duration of 3 to 4 years

Strategic Allocation	Tactical Allocation
PSUs/Corporate Bonds with credit rating of AAA & AA+	Securities issued by Government of India
Helps maintain the High Credit Quality	Helps maintain liquidity in the fund

Investment Approach*

- Largely “Buy & Hold” strategy. However, the scheme may look for opportunities on the yield curve to invest and generate returns.
- Given the current Macro-economic scenario, the scheme aims to invest in highest credit-rated papers with minimal risk. Once the situation improves, the scheme may invest in credits which offer superior risk-reward ratio
- The Scheme seeks to generate alpha through management of duration and credit spreads.

The Fund is suitable for:



[#]This is the current risk profile of the Scheme based on the portfolio of the Scheme as on July 31, 2022.

*This is the current investment approach, and may change in future in accordance with the provisions of Scheme Information Document.

Top 5 Portfolio Holdings



GOI 6.79%
15.05.2027
(Sovereign)



GOI 5.63%
12.04.2026
(Sovereign)



GOI 7.27%
08.04.2026
(Sovereign)



NHPC Ltd.
(AAA)



Power Finance
Corporation Ltd.
(AAA)

As on July 31, 2022. | For complete portfolio details, visit www.unionmf.com

Quantitative Indicators

Average
Maturity

3.43
Years

Modified
Duration

2.90
Years

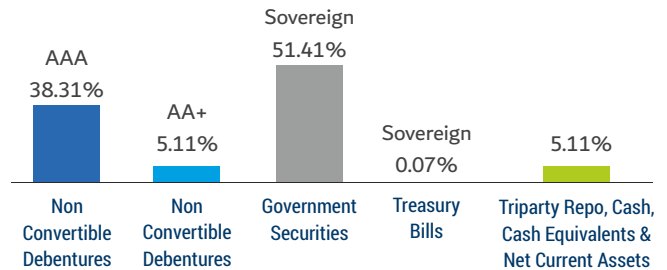
Macaulay
Duration

3.04
Years

Portfolio
Yield

7.05%

Portfolio Classification by Asset and Rating Class



Fund Details

Co-Fund Managers



Mr. Parijat Agrawal
Head - Fixed Income



Mr. Anindya Sarkar
Fund Manager - Fixed Income

Both the fund managers are managing the scheme since inception



Average AUM July 2022:
₹ 191.67 crore



Benchmark Index:
CRISIL Medium Duration Fund
BILL Index*



Inception Date:
14th September 2020



Exit Load: 1% if units are redeemed
or switched out on or before
completion of 15 days from the
date of allotment. Nil thereafter.

Contact us:

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investorcare@unionmf.com
www.unionmf.com

Or

Contact Distributor:

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer	Potential Risk Class Matrix ("PRC Matrix") of the Scheme																						
	<ul style="list-style-type: none"> Income/ Capital Appreciation over medium term Investment predominantly in debt and money market instruments with portfolio Macaulay Duration of 3-4 years 	<p>Investors understand that their principal will be at moderate risk</p>	<p>CRISIL Medium Duration Fund Bill Index*</p>	<table border="1"> <thead> <tr> <th>Credit Risk of Scheme →</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <th>Interest Rate Risk of the Scheme ↓</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class II)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Relatively High (Class III)</th> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk of the Scheme ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III		
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of portfolios as on July 31, 2022.

Disclaimer: The views, facts and figures in this document are as of July 31, 2022, unless stated otherwise, and could change without any notice.

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