

The background of the slide is a photograph of a desk with a laptop, a calculator, and a pair of glasses. The image is partially obscured by large, overlapping geometric shapes in red, orange, and dark blue. The text is overlaid on the dark blue and red areas.

UNION MONEY MARKET FUND

(An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)

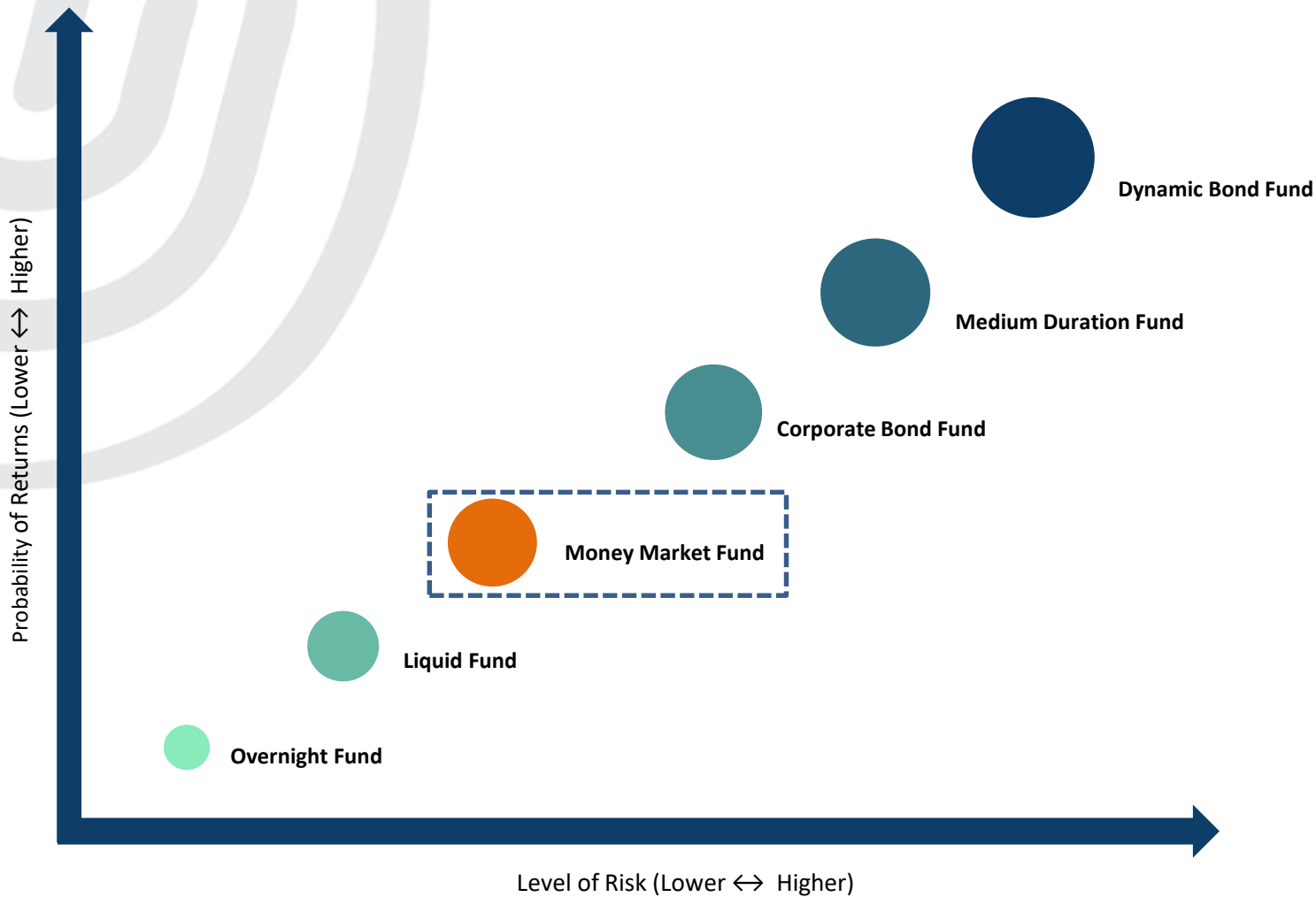


Money market funds are funds that invest in Money Market instruments having an unexpired maturity upto 1 year

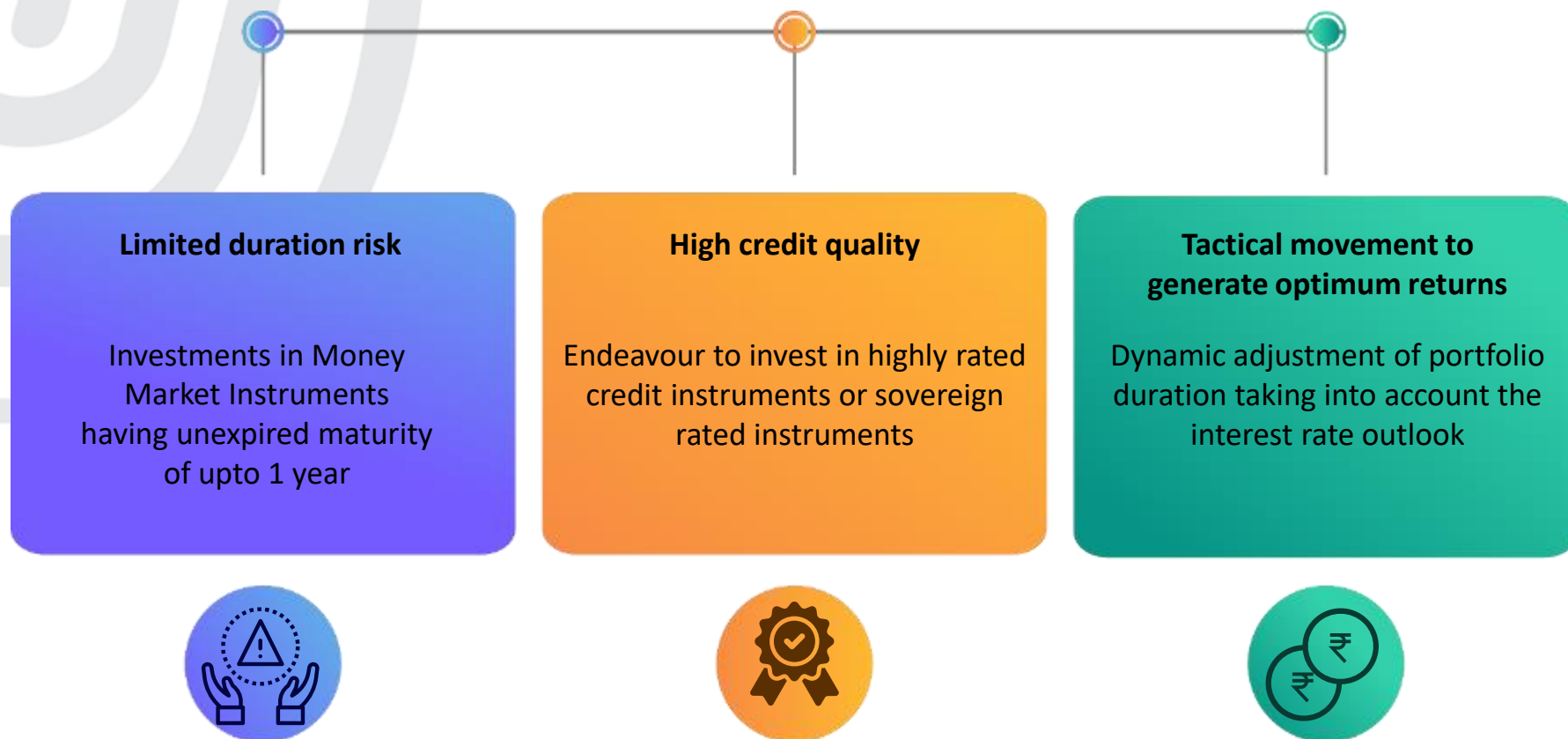


Money Market Instruments generally includes commercial papers, commercial bills, and treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time

Please refer the Scheme Information Document for detailed asset allocation pattern.

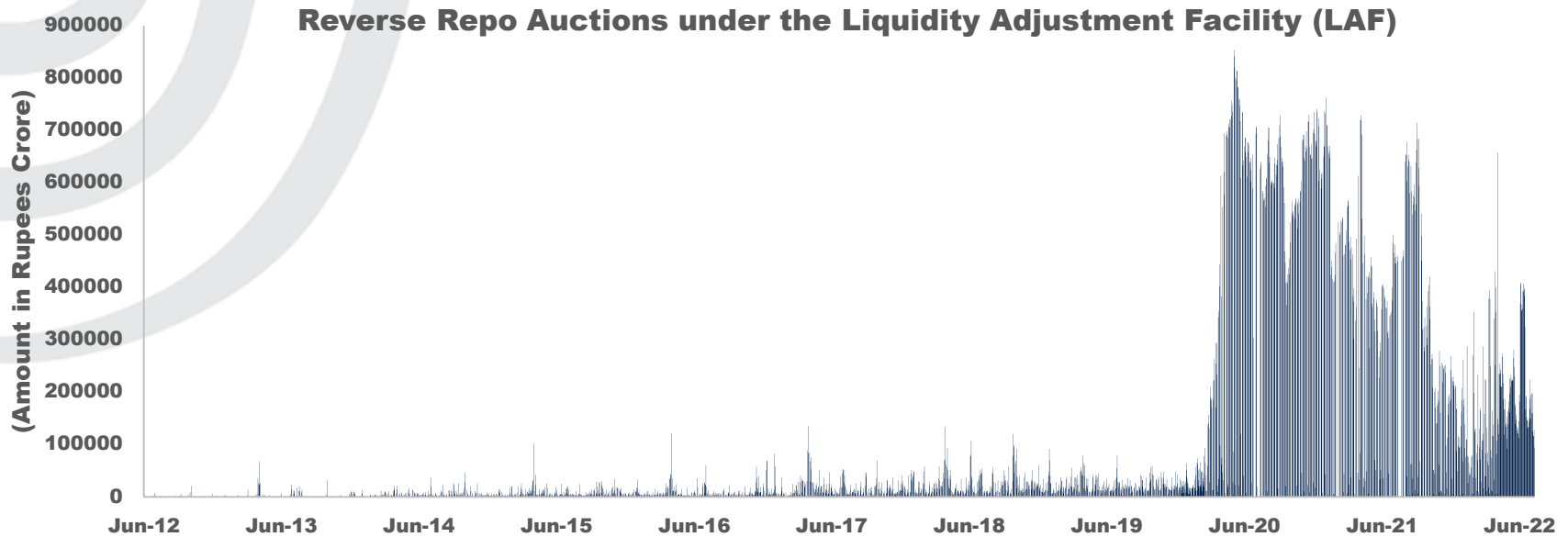


Note: The risk and return spectrum shown above is for broadly explaining risk-return spectrum of certain debt scheme categories. The actual risk return of schemes of Debt category above may or may not be in line with the risk-return curve shown above.



*This is the current investment strategy, and may change in future in accordance with the provisions of scheme information document

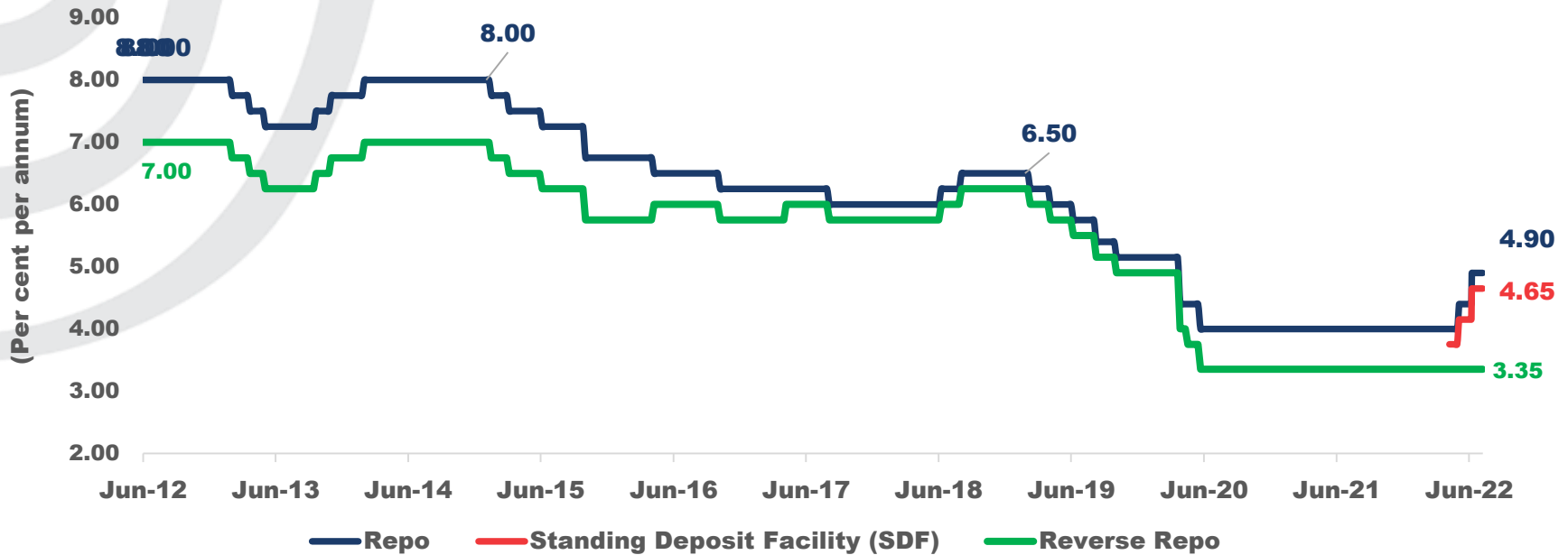
Current money market situation – globally central banks are heading towards monetary policy normalization



Pandemic induced liquidity by the central bank in the system as measured through LAF is above ten year average

Source: RBI

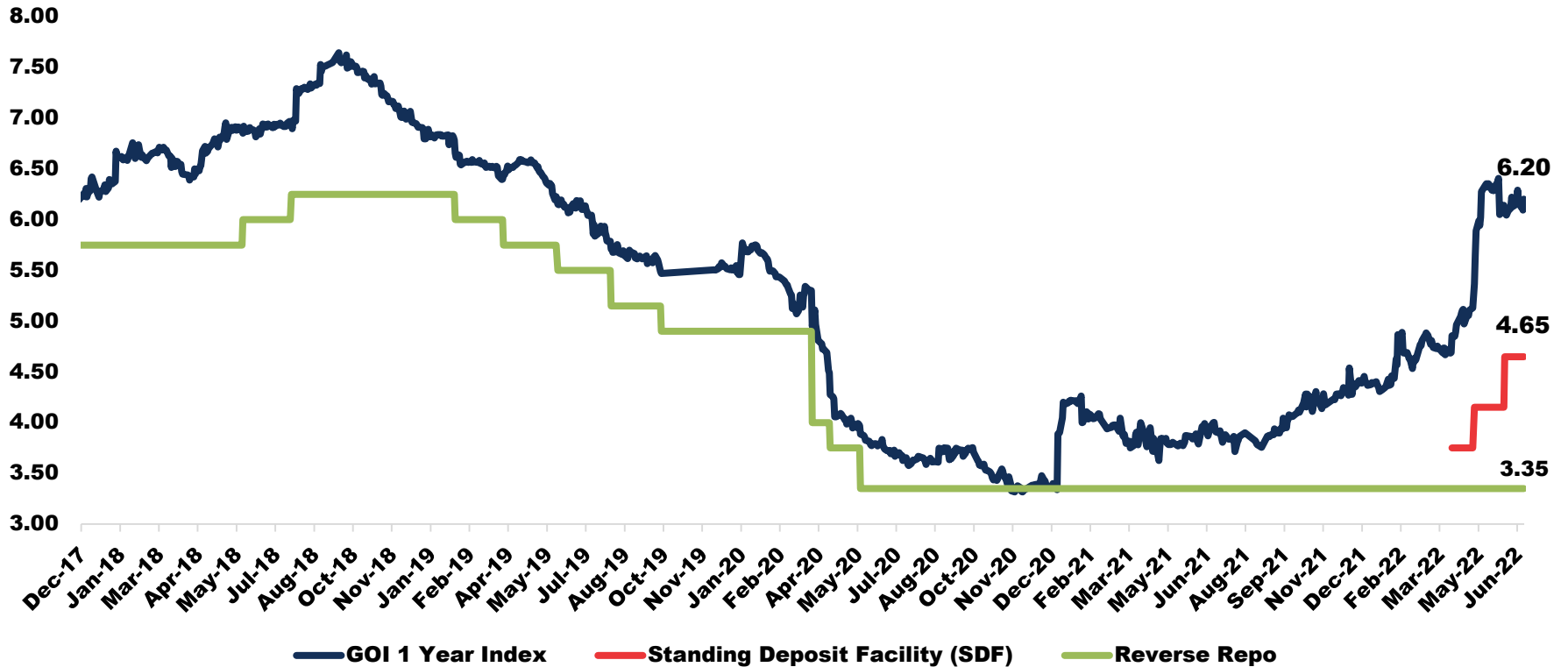
Major Monetary Policy Rates



In the latest Monetary Policy Committee Meeting (MPC) held on 8th June 2022, with a view to control the rising inflation, the Reserve Bank of India hiked the Repo Rate by 50 bps to 4.90%

Accordingly, the Standing Deposit Facility introduced in the MPC's April Meeting, has been increased to 4.65% which will act as the lower threshold for LAF Operations

Source: RBI; Data till 30th June 2022



Adding small amount of duration with the same credit rating offers the potential to earn a spread of 155 bps (Difference between GOI 1 Year Index and SDF Rate).

Note: The above graph is only an illustration to explain the concept of change in spread with change in duration. It may be noted that increase in duration would also result in increase in interest rate risk. Past performance is not an indication of future performance.

Source: RBI & Bloomberg; Data till 30th June 2022

Investors looking for

Returns outcome
with low volatility

Parking funds for
systematic transfer
plan (STP) into
equity funds

Fund that can
adjust to interest
rates quickly

No exit load Fund

Investment horizon
of 3 months or
upto a year

Parking money for
upto 1 year

Low impact on the
portfolio due to any
potential rise in
interest rates

Scheme Type: An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk

Date of Inception: August 26, 2021

Investment Objective: The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of money market instruments. However, there is no assurance that the Investment Objective of the Scheme will be achieved

Asset Under Management:

As on Month End: ₹92.09 crore

Average for the Month: ₹111.34 crore

Benchmark: CRISIL Money Market Fund BI Index#
(Please refer slide no. 13 for benchmark disclaimer)

Entry Load: NA

Exit Load: Nil

Co-Fund Managers:



Mr. Parijat Agrawal
Head – Fixed Income



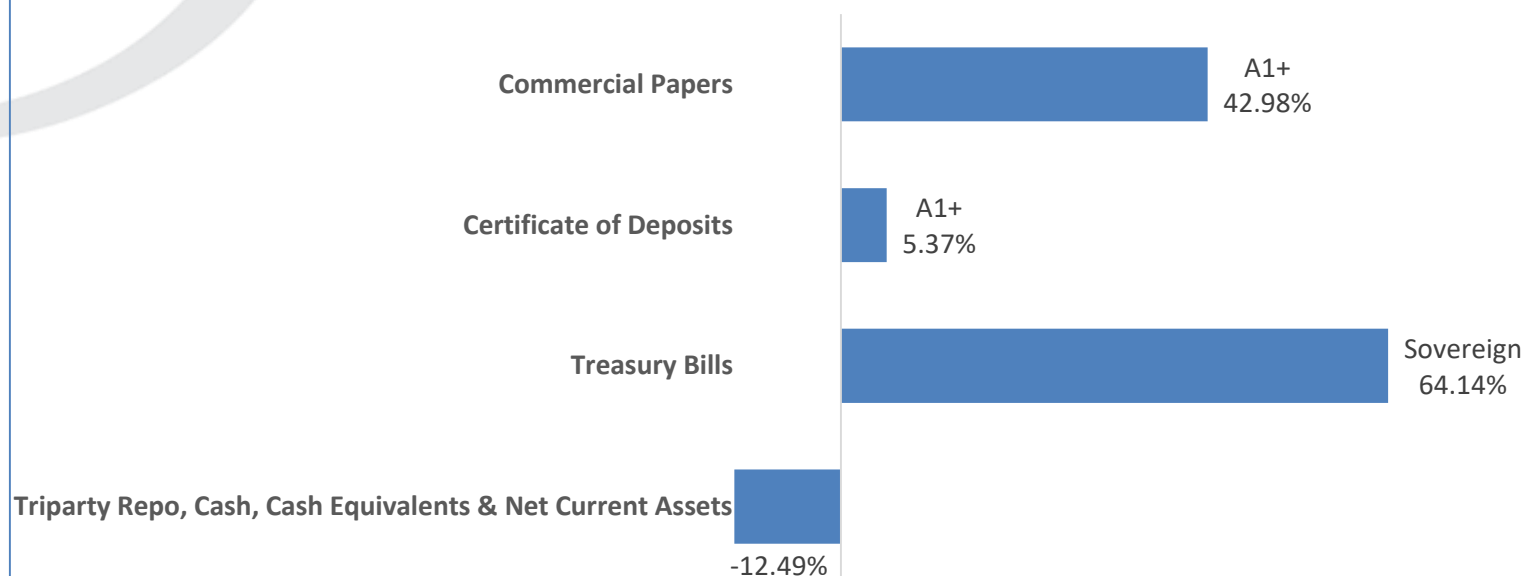
Mr. Devesh Thacker
Fund Manager – Fixed
Income

Both the fund managers are managing the scheme since inception

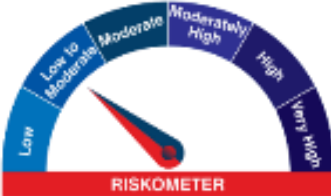
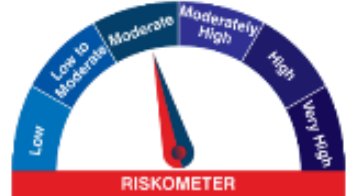
Quantitative Indicators

Average maturity (Days)	Modified Duration (Days)	Macaulay Duration (Days)	Portfolio Yield
104	99	104	5.40%

Portfolio Classification by Asset & Rating Class as a % of net assets



Note: This is an extract of the Factsheet of the scheme of Union Mutual Fund. For more details, please visit www.unionmf.com.

<p>This product is suitable for investors who are seeking*:</p>	<p>Riskometer</p>	<p>Benchmark Riskometer</p>
<ul style="list-style-type: none"> • Regular income over short term • Investments in money market instruments with maturity upto one year 		

*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 monthly basis and the current riskometers are based on the evaluation of portfolios as on June 30, 2022.

<p>Potential Risk Class Matrix ("PRC Matrix") of the Scheme</p>			
<p>Credit Risk of Scheme →</p>	<p>Relatively Low (Class A)</p>	<p>Moderate (Class B)</p>	<p>Relatively High (Class C)</p>
<p>Interest Rate Risk of the Scheme ↓</p>			
<p>Relatively Low (Class I)</p>		<p>B-I</p>	
<p>Moderate (Class II)</p>			
<p>Relatively High (Class III)</p>			

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

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Statutory Details: Constitution: Union Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Sponsors:** Union Bank of India and Dai-ichi Life Holdings, Inc.; **Trustee:** Union Trustee Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198198], a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union Asset Management Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198201], a company incorporated under the Companies Act, 1956 with a limited liability. Registered Office: Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059. Toll Free No. 18002002268/18005722268 • Non Toll Free. 022-67483333 • Fax No: 022-67483401 • Website: www.unionmf.com • Email: investorcare@unionmf.com

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.unionmf.com.



THANK YOU