

CHANGING MARKET SITUATION CALLS FOR DYNAMIC INVESTING

UNION DYNAMIC BOND FUND

(An open-ended dynamic debt Scheme investing across duration. A relatively high interest rate risk and moderate credit risk)

Fund Highlights

Actively manages duration of a diversified portfolio of Government/PSU bonds, high quality Corporate bonds as well as Money market instruments.

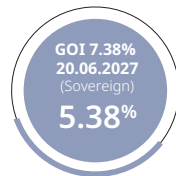
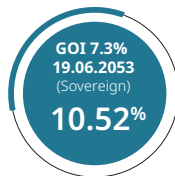
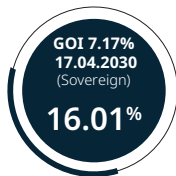
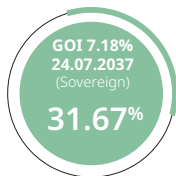
Seeks to generate returns by taking advantage of the changing interest rates - increases the portfolio duration in a falling interest rate environment and lowers it when interest rates are rising.

Aims to minimize the need for the investor to constantly keep a watch on the interest rate movements.

Portfolio Holdings

(as a % to Net Assets)

With an aim to ensure relative safety and adequate liquidity in the overall portfolio, the fund aims to predominantly invest in sovereign and AAA rated securities



Top 5 Instrument/Rating/Issuer

This is an extract of portfolio holdings, for complete disclosure visit www.unionmf.com

Portfolio Maturity

(as a % of Net Assets)



Portfolio Classification by Asset & Rating Class

(as a % of Net Assets)



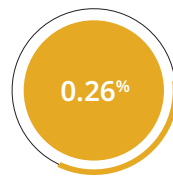
Government Securities



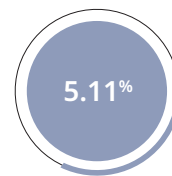
Non Convertible Debentures



Treasury Bills



Alternative Investment Funds**



Triparty Repo, Cash, Cash Equivalents & Net Current Assets

**Note: The investment in the units of Corporate Debt Market Development Fund ('CDMDF') is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular dated July 27, 2023. Please refer addendum dated October 26, 2023, available on our website for more details.

Quantitative Indicators

Average /
Residual
Maturity

12.16
years

6.59
years

Modified
Duration

Macaulay
Duration

6.86
years

7.29%

Annualised
Yield

Fund is suitable for

- Investors looking for gains in fixed income market based on interest rate outlook
- Investors with medium to long term investment horizon
- Investors with relatively higher risk profile looking for diversification in their portfolio

Scheme Details

Co-Fund Managers



Mr. Parijat Agrawal

(Over 27 years of experience in Fund Management. Managing this scheme since inception)



Mr. Devesh Thacker

(Over 23 years of experience in Fund Management & Banking Industry. Managing this Scheme since June 28, 2018)

Inception Date: February 13, 2012

Benchmark Index: CRISIL Dynamic Bond B-III Index*

Average Assets Under Management (AUM) for December 2023: ₹ 90.51 crore

Load Structure: Entry Load: Not applicable
Exit Load: 1% if units are redeemed or switched out on or before completion of 15 days from the date of allotment. Nil thereafter.

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"> Regular income over Medium to Long term Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition 	<p>Investors understand that their principal will be at moderate risk</p>	<p>CRISIL Dynamic Bond B-III Index*</p>	<table border="1"> <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> <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> </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 December 31, 2023.

The views, facts and figures in this document are as of December 31, 2023, unless stated otherwise, and could change without any notice.

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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.** 1800 2002 268/1800 5722 268 • **Non-Toll Free.** 022-67483333 • **Fax No.** 022-67483402 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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