



# ONE FUND WITH THREE BENEFITS

# UNION EQUITY SAVINGS FUND

(An Open Ended Scheme investing in Equity, Arbitrage and Debt)

## INVESTMENT OBJECTIVE

To seek capital appreciation and/or to generate consistent returns by actively investing in a combination of diversified equity and equity related instruments, arbitrage and derivative strategies and exposure in debt and money market instruments. However, there is no assurance that the investment objective of the scheme will be achieved.

### Key Highlights

Seeks to achieve the optimum combination of Equity, Arbitrage and Debt.

Growth potential better than fixed income investments~

Lower volatility as compared to pure equity funds

Benefits of equity taxation\*

Low drawdowns - across market cycles

~The period considered is medium to long term. Union Mutual Fund/AMC is not guaranteeing return on investments made in scheme.

\*In view of the individual nature of the tax consequences, each investor is advised to consult his/her own professional tax advisor.

### Asset Allocation

Under normal circumstances, the asset allocation of the portfolio will be as follows:

Equity & Equity Related Securities (unhedged)	Equities, equity related instruments and derivatives as partly hedged / arbitrage exposure	Debt and Money Market Instruments
Exposure: 10% - 40%	Exposure: 65% - 90%^	Exposure: 10% - 35%
Capital Appreciation through investment in diverse universe of stocks	Regular Income by buying securities in cash and selling futures of same securities thus exploiting inefficiencies in securities pricing	Relatively lesser volatility through investment in high quality instruments

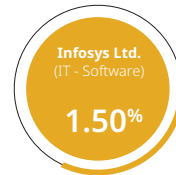
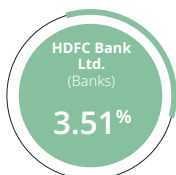
^Arbitrage exposure would range between 25%-80%.

Investment in units issued by REITs and InvITs 0%-10%.

Note: For complete details of the asset allocation pattern, refer the Scheme Information Document (SID) of the Scheme.

### Top 5 Portfolio Holdings

(as a % of Net Assets (Unhedged Equity Exposure))

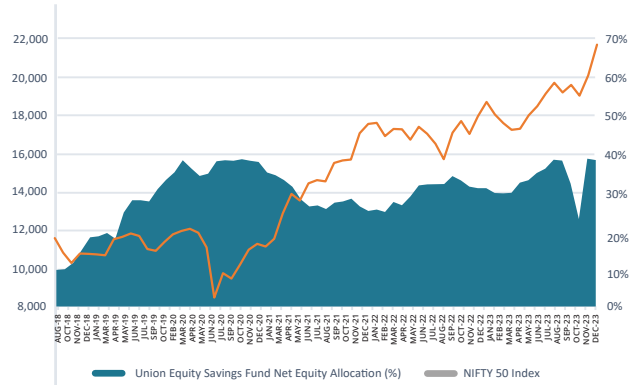


## Quantitative Indicators

(Fixed Income Portion of Portfolio)

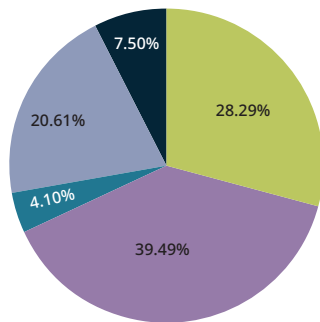


## Net Equity Allocation vis-a-vis Nifty 50 Index



## Portfolio Classification by Asset & Rating Class

(as a % of Net Assets)



- Hedged Equity
- Unhedged Equity
- Non Convertible Debentures (AAA)
- Treasury Bills (Sovereign)
- Triparty Repo, Cash, Cash Equivalents & Net Current Assets

## SCHEME DETAILS<sup>s</sup>

### Co-Fund Managers



**Mr. Sanjay Bambalkar**  
(Managing the Scheme since January 25, 2023)



**Mr. Hardick Bora**  
(Managing the Scheme since inception of the fund)



**Mr. Parijat Agrawal**  
(Managing the Scheme since inception of the fund)

**Inception Date:** August 9, 2018

**Benchmark:** CRISIL Equity Savings Index (TRI)<sup>#</sup>

**Average Average Assets Under Management (AUM) for December 2023:** ₹120.71 crore

**Minimum Investment Amount:** ₹1000/- and in multiples of ₹1 thereafter

**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
<ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment predominantly in a portfolio of equity and equity related securities.</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>	<p>CRISIL Equity Savings Index (TRI)<sup>#</sup></p>

\*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.

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<sup>s</sup>Please refer the Scheme Information Document for complete details about the Scheme. Copy of all Scheme Related Documents can be obtained from any of our AMC offices/ Customer Service Centres/ distributors as well as from our website www.unionmf.com

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

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