

Why Union FOCUSED Fund?

(An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap))

1 Flexible allocation across large, mid and small cap stocks with a concentrated portfolio.

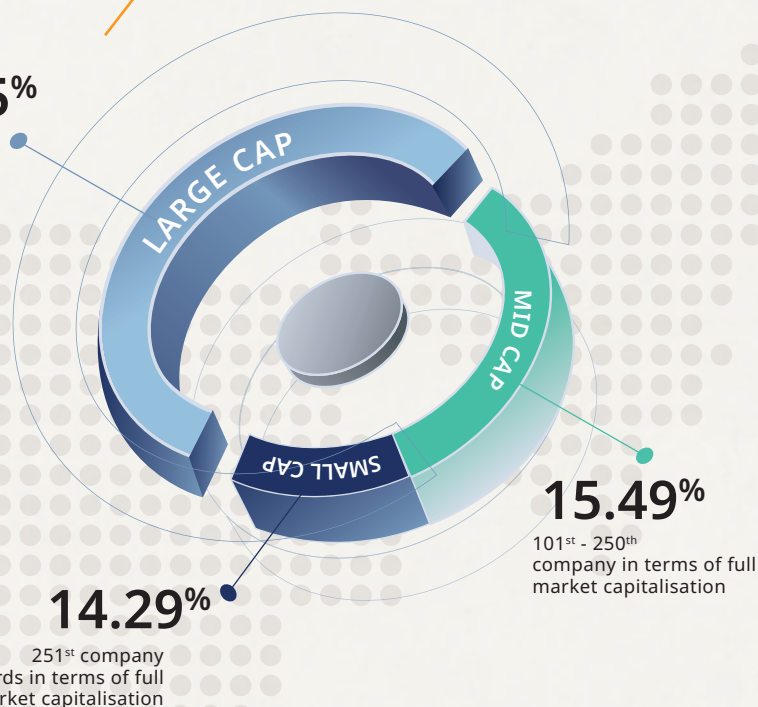
2 Combination of bottom up and top down approaches for stock selection.

3 Diversified portfolio across sectors.

1 The investments will be managed in a flexible manner across large, mid & small caps with a concentrated portfolio.

65.35%

1st - 100th company in terms of full market capitalisation



14.29%

251st company onwards in terms of full market capitalisation

15.49%

101st - 250th company in terms of full market capitalisation

2 The investments are expected to benefit from the combination of bottom up and top down approach for stock selection.

TOP 10 STOCKS

	DEC.2023 (%)	SEP.2023 (%)	JUN.2023 (%)
HDFC Bank Ltd.	8.38	6.41	8.54
ICICI Bank Ltd.	6.82	6.96	6.99
Larsen & Toubro Ltd.	6.49	5.95	5.09
Reliance Industries Ltd.	4.97	6.47	7.19
UltraTech Cement Ltd.	4.02	2.02	NA
Dixon Technologies (India) Ltd.	3.99	3.43	2.91
Infosys Ltd.	3.95	5.08	4.83
Polycab India Ltd.	3.82	3.07	2.79
Bharat Electronics Ltd.	3.55	2.04	NA
Bajaj Auto Ltd.	3.53	NA	NA

Note: The above are the top 10 stocks as of December 31, 2023, and exposure to such stocks for the respective months as a % of net assets.

Note: The above data is as of December 31, 2023 and can change without notice in accordance with the asset allocation pattern given in the Scheme Information Document (SID) of the Scheme. For details relating to the Scheme, please refer the SID of the Scheme. For the complete portfolio, please refer the monthly portfolio disclosure available at www.unionmf.com.

TOP 10 INDUSTRIES



IT Software		
DEC.23	SEP.23	JUN.23
8.98%	12.34%	8.75%



Banks		
DEC.23	SEP.23	JUN.23
18.43%	17.71%	26.91%



Construction		
DEC.23	SEP.23	JUN.23
6.49%	5.95%	5.09%

3 The investments are expected to benefit from a diversified portfolio across sectors.



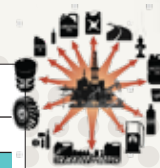
Automobiles		
DEC.23	SEP.23	JUN.23
8.91%	3.69%	8.80%



Consumer Durables		
DEC.23	SEP.23	JUN.23
5.77%	7.05%	4.27%



Finance		
DEC.23	SEP.23	JUN.23
5.63%	7.74%	5.95%



Petroleum Products		
DEC.23	SEP.23	JUN.23
4.97%	6.47%	7.19%



Cement & Cement Products		
DEC.23	SEP.23	JUN.23
4.02%	2.02%	-



Aerospace & Defense		
DEC.23	SEP.23	JUN.23
3.55%	2.04%	-



Industrial Products		
DEC.23	SEP.23	JUN.23
3.82%	3.07%	2.79%

Note: The above is the exposure of the Scheme to the top 10 industries as of December 31, 2023, and exposure to such industries for the respective months as a % of net assets.

Top 5 active stock positions in scheme portfolio vis-à-vis S&P BSE 500 INDEX (TRI)^

Overweight

By %

Dixon Technologies (India) Ltd.	3.85
Larsen & Toubro Ltd.	3.71
Polycab India Ltd.	3.65
UltraTech Cement Ltd.	3.23
The Phoenix Mills Ltd.	3.18

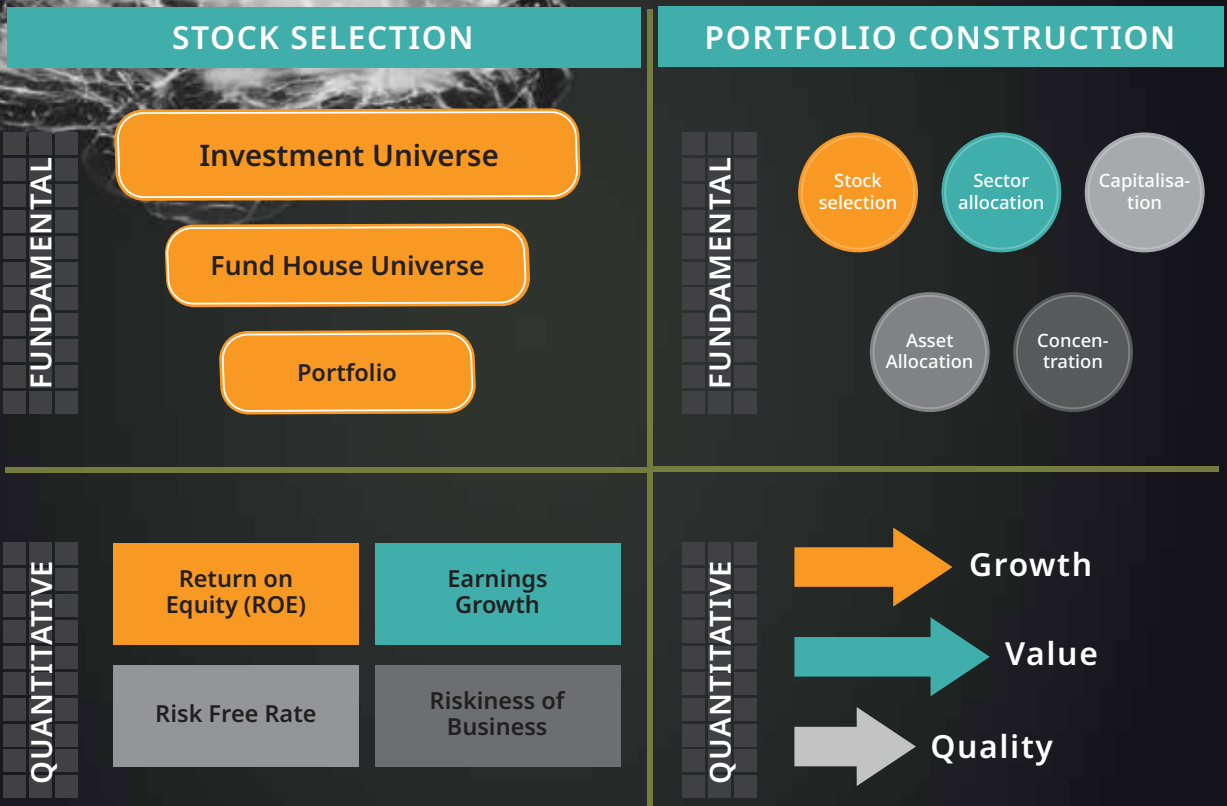
Underweight

By %

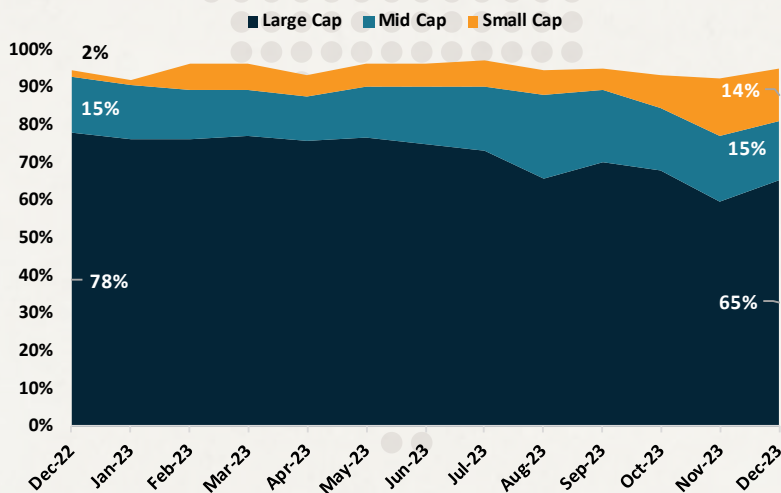
ITC Ltd.	-2.67
Tata Consultancy Services Ltd.	-2.53
Axis Bank Ltd.	-2.04
Kotak Mahindra Bank Ltd.	-1.78
Hindustan Unilever Ltd.	-1.55

QUANTAMENTAL

Our approach
to investing



MARKET CAPITALISATION MOVEMENT



QUANTITATIVE INDICATORS

Key Ratios

Std. Deviation
11.99%

Sharpe Ratio
0.88

Portfolio Beta
0.81

Portfolio Turnover Ratio*
1.32 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on December 29, 2023: 6.90%.
*Lower of sales or purchases divided by average AUM for the last rolling 12 months.

Date of inception
August 05, 2019

Average AuM
₹375.68
crore

for December 2023.

Benchmark
S&P BSE 500
Index (TRI)[^]

Exit Load:

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

FUND MANAGERS



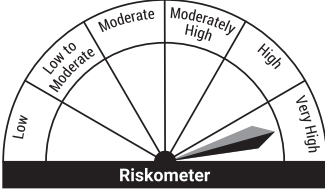
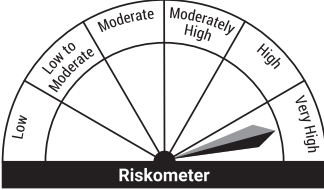
Mr. Hardick Bora
Co-Head, Equity

(Managing the Scheme since January 05, 2021)



Mr. Sanjay Bembalkar
Co-Head, Equity

(Managing the Scheme since January 25, 2023)

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> • Long Term Capital Appreciation • Investment in equity & equity related securities including equity derivatives upto a maximum of 30 stocks across market capitalization 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	 <p>Riskometer S&P BSE 500 Index (TRI)[^]</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.

^Benchmark S&P BSE 500 Index disclaimer: The "Index" viz. "S&P BSE 500 Index", is a product of Asia Index Private Limited (AIPL), which is a joint venture of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and BSE, has been licensed for use by Union Asset Management Company Private Limited. For a detailed disclaimer in this regard please refer to the Scheme Information Document (SID) of the Scheme.

Disclaimer: 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.:** 18002002268/18005722268 • **Non Toll Free:** 022-67483333 • **Fax No.:** 022-67483402 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com

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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OR