

WHEN DEFENCE CAN BE POTENTIALLY A WINNING STRATEGY

UNION GILT FUND

(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)

WHAT ARE GILT FUNDS?

Gilt Funds are open-ended debt schemes investing minimum 80% of its total assets in government securities across maturities.

Investments are made in sovereign rated instruments (Government Securities) thereby minimizing the credit risk in the portfolio.

INVESTORS LOOKING FOR

- Credit risk free return over medium to long term.
- A portfolio with adequate liquidity.

Note: The Scheme would have relatively high interest rate risk i.e., the Scheme may generate negative returns in the short term in a rising interest rate scenario and may generate positive returns in a falling interest rate scenario.

KEY BENEFITS



Sovereign quality portfolio

High Liquidity



Helps in Portfolio Diversification

QUANTITATIVE INDICATORS

Average / Residual Maturity

11.38
yrs

6.51
yrs

Modified Duration

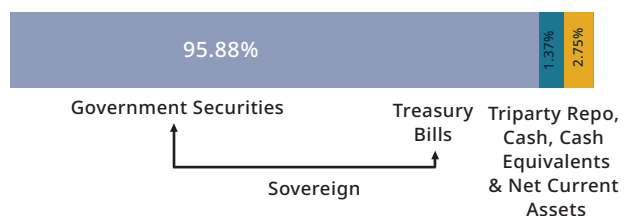
Macaulay Duration

6.75
yrs

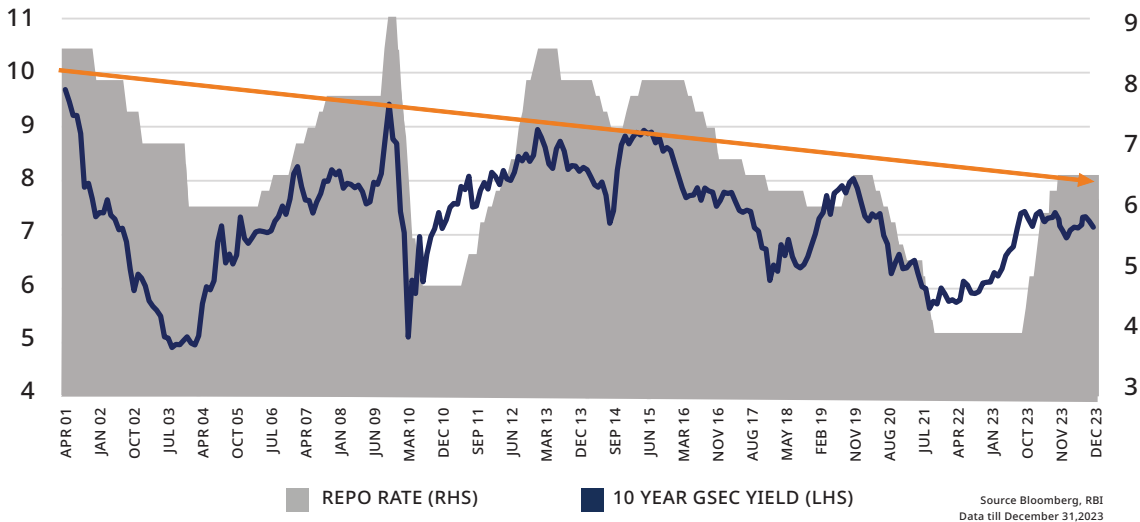
7.20%

Annualised Yield

PORTFOLIO CLASSIFICATION BY ASSET AND RATING CLASS



MOMENT OF KEY INTEREST RATES



Current level of yields are significantly up from the pandemic levels. This provides investors a potentially good entry point.

Scheme Details

Co-Fund Managers

Both the fund managers are managing the scheme since inception



Mr. Parijat Agrawal
Head - Fixed Income



Mr. Anindya Sarkar
Fund Manager - Fixed Income

Inception Date: August 8, 2022

Benchmark Index: CRISIL Dynamic Gilt Index*

Average Assets Under Management (AUM) for December 2023: ₹145.22 crore

Exit Load: Nil

Minimum Investment Amount: Application: ₹1000/- and in multiples of ₹1 thereafter Additional Investment: ₹1000/- and in multiples of ₹1 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"> Credit risk free return over the medium to long term Investments in Government Securities across maturities 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>CRISIL Dynamic Gilt Index*</p>	<table border="1"> <tr> <td>Credit Risk of Scheme →</td> <td>Relatively Low (Class A)</td> <td>Moderate (Class B)</td> <td>Relatively High (Class C)</td> </tr> <tr> <td>Interest Rate Risk of the Scheme ↓</td> <td>Relatively Low (Class I)</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Moderate (Class II)</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Relatively High (Class III)</td> <td>A-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)	A-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.
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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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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