

THINK ABOUT
GROWTH IN THE
NEXT 3 TO 5 YEARS

UNION MEDIUM DURATION FUND

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 4 years. Please refer to the page no. 40 of the SID on which the concept of Macaulay Duration has been explained. A relatively high interest rate risk and moderate credit risk.)

ABOUT THE FUND*

The scheme aims to invest in a well-diversified portfolio of Government Securities & High Credit Quality Debt instruments with a portfolio duration of 3 to 4 years

The Scheme aims to allocate as follows:

Strategic Allocation	Tactical Allocation
PSUs/Corporate Bonds with credit rating of AAA & AA+	Securities issued by Government of India
Helps maintain the High Credit Quality	Helps maintain liquidity in the fund

Investment Approach*

- Largely "Buy & Hold" strategy. However, the scheme may look for opportunities on the yield curve to invest and generate returns.
- Given the current Macro-economic scenario, the scheme aims to invest in highest credit-rated papers with minimal risk. Once the situation improves, the scheme may invest in credits which offer superior risk-reward ratio.
- The Scheme seeks to generate alpha through management of duration and credit spreads.

The Fund Is Suitable For



Goals: Income with capital growth over medium to long term



Investment Horizon
Medium term; 3-5 years



Risk Profile#
Moderate Risk

*This is the current risk profile of the Scheme based on the portfolio of the Scheme as on December 31, 2023.

*This is the current investment approach, and may change in future in accordance with the provisions of Scheme Information Document.

Top 5 Portfolio Holdings

(as a % of Net Assets)



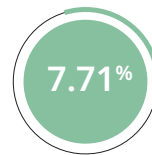
GOI 7.1%
18.04.2029
(Sovereign)



GOI 7.38%
20.06.2027
(Sovereign)



GOI 7.06%
10.04.2028
(Sovereign)



Power Finance
Corporation Ltd.
(AAA)



REC Ltd.
(AAA)

As on December 31, 2023. | For complete portfolio details, visit www.unionmf.com

Quantitative Indicators

Average /
Residual
Maturity

4.96
years

3.78
years

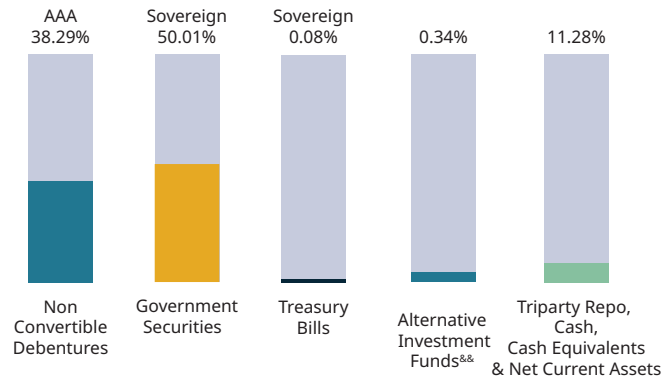
Modified
Duration

Macaulay
Duration

3.99
years

7.33%
Annualised
Yield

Portfolio Classification By Asset And Rating Class



****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.

Fund 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: September 14, 2020

Benchmark Index: CRISIL Medium Duration Debt B-III Index*

Average Assets Under Management (AUM) for December 2023:
₹124.58 crore

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			
			Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
<ul style="list-style-type: none"> Income/Capital Appreciation over medium term Investment predominantly in debt and money market instruments with portfolio Macaulay Duration of 3 - 4 years 	Investors understand that their principal will be at moderate risk	CRISIL Medium Duration Debt B-III Index*	Interest Rate Risk of the Scheme ↓			
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)		B-III	

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

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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