

MAKE YOUR MONEY WORK OVERNIGHT



UNION OVERNIGHT FUND

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)

Features / Benefits Of The Fund



Enables investors to park idle funds and provides easy liquidity



Aims to invest in debt and money market instruments with overnight maturity**



Minimize interest rate risk



T + 1 redemptions signifying liquidity



No lock in period



Purchases made before cut off timing are eligible for previous day's Net Asset Value (NAV) subject to realisation of funds.

Who Should Invest



Investors who need to park idle funds/ manage short term liquidity



Investors with investment horizon of as low as 1 day



Investors looking for high liquidity and low risk investments

Asset Allocation**

Instruments	Indicative allocations (% of net assets)		Risk Profile
	MINIMUM	MAXIMUM	
Debt and Money Market Instruments maturing on or before the next Business Day (including Tri-party Repo and equivalent)	0%	100%	Low

**The Scheme may deploy, not exceeding 5% of the net assets of the Scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.

Quantitative Indicators



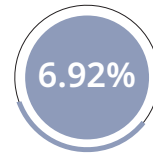
Average / Residual Maturity



Modified Duration



Macaulay Duration



Annualised Yield

--The Scheme invests only in securities with overnight maturity except to the extent of upto 5% of the net assets which can be invested in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions in accordance with Clause 2.6 of the SEBI Master Circular for Mutual Funds dated May 19, 2023.

Investment objective

The investment objective of the scheme is to generate returns by investing in Debt and Money Market Instruments with overnight maturity. However, there is no assurance that the investment objective of the scheme will be achieved.

Scheme Details⁵

Co-Fund Managers

Both the fund managers are managing the scheme since inception



Mr. Devesh Thacker

Fund Manager - Fixed Income



Mr. Tarun Singh

Fund Manager -Fixed Income

Inception Date: March 27, 2019

Benchmark Index: CRISIL Liquid Overnight Index*

Average Assets Under Management (AUM) for December 2023: ₹248.80 crore

Minimum Application Amount: ₹5,000/- and in multiples of ₹1 thereafter.

Minimum additional Amount: ₹1,000/- and in multiples of ₹1 thereafter.

Minimum redemption Amount: ₹1,000/- and in multiples of ₹1 thereafter.

Loads:

Entry Load: NA

Exit Load: Nil

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 over short term Investment in Debt and Money Market instruments with overnight maturity. 			Interest Rate Risk of the Scheme+			
			Relatively Low (Class I)	A-I		
			Moderate (Class II)			
			Relatively High (Class 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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⁵Please 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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