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KEY INFORMATION MEMORANDUM UNION FIXED MATURITY PLAN (FMP) - SERIES 13 (1114 DAYS)



(A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.)

Scheme Code -
UNIN/C/D/FTP/22/09/0022

Offer for Units of ₹ 10 per unit for cash during the New Fund Offer Period

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over the tenure of the Scheme Investment in Debt and Money Market Instruments. 	<p>Riskometer</p> <p>RISKOMETER Investors understand that their principal will be at moderate risk</p>	<p>Benchmark Riskometer^s</p> <p>RISKOMETER CRISIL Medium Duration Fund Bill Index</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: The above product label assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Benchmark riskometer is based on the evaluation of the portfolio data as of February 28, 2023.

^sFor Benchmark Disclaimer, please refer page no. 4.

Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
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)		B-III	

New Fund Offer Opens on:	March 21, 2023	New Fund Offer Closes on:	March 28, 2023
Scheme Re-opens for continuous sale and repurchase on:		Not Applicable ^d	

^dAs the Scheme is a close ended scheme, it will not provide redemption facility until the Maturity Date/ Final Redemption Date i.e. 1114 days from the Date of Allotment including the Date of Allotment. The Units of the Scheme will be listed on the National Stock Exchange of India Ltd. (NSE)^{ff}. Investor can purchase/ sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed.

*****NSE Disclaimer:** "It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE.'"

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.unionmf.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated March 10, 2023.

Name of Mutual Fund:

Union Mutual Fund
Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059 • www.unionmf.com

Name of Asset Management Company:

Union Asset Management Company Private Limited
Corporate Identity Number (CIN): U65923MH2009PTC198201
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: 022-67483401 • Website: www.unionmf.com • Email: investorcare@unionmf.com

Name of Trustee Company:

Union Trustee Company Private Limited
Corporate Identity Number (CIN): U65923MH2009PTC198198
Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059
T +91-22-6748 3333 • F +91-22-6748 3401

Name of Sponsors:

1) Union Bank of India
Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021
2) Dai-ichi Life Holdings, Inc.
13-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100- 8411, Japan

Name of Registrar:

Computer Age Management Services Limited (CAMS)
Registered Office: New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600034

NAME OF THE SCHEME : Union Fixed Maturity Plan – Series 13 (1114 days)

TYPE OF THE SCHEME : A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.

SCHEME CODE: UNIN/C/D/FTP/22/09/0022

INVESTMENT OBJECTIVE : The Investment Objective of the Scheme is to provide income to the investors through investments in a portfolio comprising of Debt and Money Market Instruments maturing on or before the maturity of the Scheme.

There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

DURATION / MATURITY: The Scheme will have a maturity of 1114 days from the date of allotment including the Date of Allotment.

If the maturity date falls on a non business day, then the maturity date shall be the next Business Day.

ASSET ALLOCATION PATTERN OF THE SCHEME : Under normal circumstances, the asset allocation pattern will be as follows:

Instruments	Indicative allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Debt Instruments	70%	100%	Low to medium
Money Market Instruments ^	0%	30%	Low to medium

^ The Scheme shall invest only in such securities which mature on or before the maturity of the Scheme.

The Scheme does not intend to invest in Securitized Debt.

The Scheme does not intend to invest in Derivatives or overseas/foreign securities or participate in repo/ reverse repo transactions in corporate debt securities or engage in short selling or participate in credit default swap transactions.

Investments in Securities Lending – The Scheme may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediaries. Investment in Securities Lending shall be upto 20% of the net assets of the Scheme. The maximum exposure of the Scheme to a single approved intermediary (Broker) in the securities lending programme at any point of time would be 5% of the market value of the security class of the Scheme or such limit as may be specified by SEBI.

In accordance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010 as amended from time to time, the cumulative gross exposure through debt, money market instruments and such other securities as may be permitted by SEBI from time to time, subject to regulatory approval, if any, will not exceed 100% of the net assets of the Scheme.

Pending deployment of funds of the Scheme in securities in terms of the investment objective, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the Guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time. The AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks in case of liquid and debt oriented schemes.

The Scheme does not intend to invest in debt securities with special features as referred in SEBI Circular dated March 10, 2021.

The Scheme may invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds, without charging any fees, in line with the investment objective and asset allocation pattern of the Scheme and in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time. Provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

A part of the net assets may be invested in the Tri-Party Repos (TREPS) or repo or any other permitted securities to meet the liquidity requirements.

At all times the portfolio will adhere to the overall investment objectives of the Scheme.

Please refer the Scheme Information Document (SID) of the Scheme for further details.

INVESTMENT STRATEGY : The Scheme is a close-ended debt scheme and the objective is to provide income to the investors through investments in a portfolio comprising of debt instruments and money market instruments maturing on or before the maturity of the scheme.

Investments under the Scheme would be made only in securities which mature on or before the date of the maturity of the Scheme. The scheme has the flexibility to invest in the entire range of debt and money market instruments in line with the asset allocation pattern of the Scheme and would seek to optimize investments risks.

Normally, the Scheme will invest in securities with a view to hold them till the maturity of the Scheme. To that effect, the Scheme will follow a buy and hold strategy to investment. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include financial statement analysis, a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer and prospects of the industry.

The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates.

As the Scheme is a close-ended scheme, in accordance with SEBI Circular No. Cir/IMD/DF/12/2011 dated August 01, 2011 the following provisions may be noted:

Credit evaluation policy for investments in debt securities: While the investment team shall look at each investment option in detail, the following broad framework shall help the team in managing the funds. The key aspects of the credit evaluation framework are:

1. Creation and Maintenance of an Investment Universe:

Investment will be made in securities of the companies forming part of the 'Investment Universe' (Credit Universe).

2. In-house credit appraisal:

The credit analyst shall prepare an initiation note to introduce a Company/Issuer into the 'Investment Universe' after a detailed analysis. The Company/Issuer shall be discussed between Credit Analyst, Fund Manager, Head of Fixed Income and Chief Investment Officer and if found appropriate, admitted to the 'Investment Universe'.

3. Tier system of monitoring:

For better credit monitoring, the Companies/Issuers forming a part of the Investment Universe will be segregated into tiers based on the risk perception.

4. Exposure Norms:

Internal Exposure norms will be defined and approved by the Investment Committee.

Individual Credit Analysis: The analyst shall examine the following aspects of the Company/Issuer:

1. Management Quality
2. Financial Analysis
3. Business Analysis
4. Industry Analysis
5. Regulatory Environment
6. Auditors report and qualification

Sector Exclusions: The AMC may define a list of sectors in which investments may not be made, depending on the prevalent market conditions. The Scheme shall not invest in the Real Estate Sector, Retail Sector, Gem & Jewellery Sector.

Intended asset allocation for the Scheme: The following matrix shall guide the investment exposure for this Scheme:

	Credit Rating	AAA	AA	A	A1	A2	A3	Not applicable
Instruments								
CDs		-	-	-	-	-	-	-
CPs		-	-	-	-	-	-	-
NCDs		-	-	-	-	-	-	-
Securitized Debt		-	-	-	-	-	-	-
Government Securities/ Treasury Bills		-	-	-	-	-	-	95-100
Triparty Repos/ Reverse Repos		-	-	-	-	-	-	0-5
Mutual Fund Schemes		-	-	-	-	-	-	-

Note:

- a. The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating shall be decided and disclosed in the final Scheme Information Document at the time of launch of the respective Schemes.
- b. Positive variation in investment towards higher credit rating in the same instrument may be allowed.
- c. In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs, the Scheme may invest in Tri party Repos / CDs having highest credit rating (A1+) / Government Securities / Treasury Bills/ Reverse Repos.
- d. At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalent.
- e. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.
- f. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation.
- g. The ratings indicated in the above table include "-" and "+". For e.g. the A rating shall also include A- and A+. The respective rating categories also include ratings with the suffix 'so'; issued by credit rating agencies for structured obligations.
- h. Subsequent to the initial portfolio construction, during the tenure of the Scheme, the above allocation may vary due to instances like (i) Inflows on account of coupons or any corporate actions; (ii) the instrument is called or bought back by the issuer; (iii) in anticipation of any adverse credit event. In such cases, the fund as an alternate would invest in CDs of highest credit ratings (A1+ or equivalent) / T-bills / cash management bill / Tri Party Repos) over the residual maturity of the scheme or till such time as suitable instruments of desired credit quality is/ are not available. The Fund may have positive variation in investments towards higher credit rating.

There will not be any variation between the intended portfolio allocation and the final portfolio allocation except the exceptions mentioned above (points b,c,d,f,g,h).

Credit Research and Monitoring of Money Market and Debt Instruments:

The investment team will look at each issue in detail; the following broad framework shall help the team in managing the funds. Following are the key aspects of the process:

- ✓ Creation and Maintenance of an Investment Universe
- ✓ In-house credit appraisal
- ✓ Tier system of monitoring
- ✓ Exposure Norms

RISK PROFILE OF THE SCHEME : Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.

Scheme specific Risk Factors are summarized below:

Risks associated with investing in Bonds/Fixed Income Securities:

Investments in fixed income securities are exposed to Interest Rate Risk. Generally, when interest rates

rise, prices of fixed income securities fall and when interest rates drop, the prices generally increase. Investments in fixed income securities may carry Re-investment Risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which will affect the NAV of the Scheme accordingly. Similarly, in case of floating rate securities, where the coupon is expressed in terms of a spread or mark up over the benchmark rate, widening of the spread results in a fall in the value of such securities.

The Scheme may be exposed to Credit/Default Risk which is the risk that the issuer of a debenture/bond or a money market instrument may default on interest &/or principal payment obligations.

The Scheme may also inter-alia be exposed to Counterparty Risk, Settlement Risk, Basis Risk, Prepayment Risk, Concentration Risk, Timing Risk etc.

Risks associated with investing in Securities Segment and Tri-Party Repo trade settlement

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL, thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund.

Risk factors associated with Securities Lending

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

Risks associated with Listing of Units on Stock Exchange(s):

As mentioned above, the unit holders, who wish to exit from the Scheme before maturity, may do so through the Stock Exchange route. The risks associated with the use of the Stock Exchange platform is stated below:

- Trading in the Units of the Scheme on the Stock Exchange may be halted because of the market conditions or for reasons in view of the Exchange Authorities or SEBI rendering trading in the Units of the Scheme inadvisable. In addition, trading of the Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to the Stock Exchange's/market regulator's 'circuit filter' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of the Scheme will remain unchanged.
- Unit holders may find it difficult or uneconomical to liquidate their investments at any particular time.
- Although the Units of the Scheme will be listed on the Stock Exchange, there can be no assurance that an active secondary market will developed or be maintained.
- The Units of the Scheme may trade at a significant discount or premium to the NAV on the Stock Exchange. The price at which the Units of the Scheme are traded on the exchange will fluctuate in accordance with market supply and demand for the Units of the Scheme as well as be affected by changes in NAV.
- Any changes in trading regulations by the Stock Exchange or SEBI among other things may also result in a wider premium/ discount to the NAV of the Scheme.
- The Trustee reserves the right to list the Units of the Scheme on any other recognized Stock Exchange in India, as may be deemed fit, in which case the investors may face risks related to an undeveloped market, delay in settlements etc.
- For Units held in Demat form, the records of the depository are final with respect to the number of units available to the credit of the unit holder. Settlement of trades, repurchase of units by the Mutual Fund on the maturity date will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

Risks associated with Segregated Portfolio

The unit holders may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:

- The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- The security comprising the segregated portfolio may not realize any value.
- Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.
- The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio

Please Refer to the Scheme Information Document (SID) of the Scheme for complete details.

RISK MITIGATION STRATEGIES : The asset allocation of the Scheme will be steadily monitored and it shall be ensured that investments are made in accordance with the scheme objective and within the regulatory and internal investment restrictions prescribed from time to time. A detailed process has been designed to identify measure, monitor and manage portfolio risk.

Some of the risks and the corresponding risk mitigating strategies are listed below:

Risk	Risk mitigation strategy
Interest Rate Risk As with all debt securities, changes in interest rates may affect: a) the NAV of the Scheme as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. b) reinvestments.	The Scheme will invest in securities maturing on or before the maturity of the Scheme with a view to hold them till maturity of the securities. Reinvestment risks will be limited to the extent of coupons and maturity proceeds received on debt instruments. In the interim the NAV may fluctuate due to changes in interest rates. The volatility will however, be reduced over the maturity of the Scheme since instruments would be held normally upto their maturities.
Market Risk Risk arising due to adverse market movements	Endeavour to have a well-diversified portfolio of high quality securities.
Volatility Risk Risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc.	The scheme will manage volatility risk through diversification.
Credit Risk Risk that the issuer may default on interest and/or principal payment obligations	Investment universe carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers on an on-going basis.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors	Ensure diversification by investing across the spectrum of securities/issuers/sectors.
Liquidity Risk Risk associated with saleability of portfolio securities	Control portfolio liquidity at portfolio construction stage.
Performance Risk Risk arising due to changes in factors affecting debt markets	Endeavour to have a well diversified portfolio of high quality securities with adequate liquidity.

PLANS : The Scheme has the following Plans across a common portfolio:

- Direct Plan:** Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with Union Mutual Fund and is not available for investors who route their investments through a Distributor (AMFI registered distributor/ ARN Holder).
- Regular Plan:** Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor.

The Direct Plan shall have a lower expense ratio as compared to the Regular Plan to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. The Direct Plan shall have a separate NAV.

Default Plan: The treatment of applications under "Direct"/ "Regular" Plans shall be as follows:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of allotment of the aforesaid units under the Regular Plan, without any exit load.

OPTIONS : Union Fixed Maturity Plan - Series 13 has the following options offered under each of the above mentioned Plans:

- Growth Option:** This option is suitable for investors who are not seeking IDCW but who invest only with the intention of capital appreciation.
- Income Distribution cum Capital Withdrawal (IDCW) Option:** This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this option, IDCW will be declared at the time of maturity [subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations], and at the discretion of the Trustee.

When units are sold, and sale price (Net Asset Value) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to pay IDCW. Investors are requested to note that, under the aforesaid Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a

clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.

The IDCW option has the following facility:

- Pay-out of IDCW Option

In cases where the investor fails to opt for a particular Option at the time of investment, the default option will be Growth Option.

LISTING: The Units of the Scheme will be listed on NSE within 5 Business Days from the date of allotment or within such time as the Regulations permit. NSE has vide its letter No. NSE/LIST/5451 dated June 16, 2022 provided an in-principle approval to the Mutual Fund for listing of the Units of the Scheme on NSE.

The Mutual Fund may at its sole discretion list the Units on any other recognized Stock Exchange(s) at a later date. The AMC/Trustee shall issue an addendum for listing of Units on any other recognised Stock Exchange in India, and a public notice to this effect will be given in two daily newspapers and also displayed at the Customer Service Centres. All regulatory procedures will be followed in this regard.

An investor can buy/sell Units on a continuous basis on NSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock, until the date of suspension of trading as mentioned in the notice issued by the AMC in this regard and for fixing the Record Date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository's (NSDL/CDSL) records for the purpose of redemption of Units on maturity/final redemption date. The trading of Units on NSE and/or any other Stock Exchange(s) on which the Units are listed will automatically get suspended from the date as may be specified in such notice and also no off-market trades shall be permitted by the Depositories.

The price of the Units in the market will depend on demand and supply and market factors and forces at that point of time. There is no minimum investment, although Units are purchased in round lots of 1.

As the Stock Exchange(s) do not allow trading of fractional units, Units may be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount, if any, may be refunded to the investor.

Transaction Cost: Though there will be no entry/exit load for buying/selling the Units from/to the secondary market, the investors will have to bear the other costs related to transacting in the secondary market, e.g. brokerage, service tax, etc.

Unitholders who wish to trade in units through the Stock Exchanges would be required to have a demat account.

The Scheme will be de-listed after the completion of its tenure. The AMC/Trustee will initiate the delisting procedure prior to the date of maturity. The Unit holders will not be able to trade on the NSE once the Schemes are delisted.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM :

The Unit holders are given an Option to hold the units in Physical form (by way of an Account Statement) or Dematerialized ('Demat') form.

Each Option under each Plan held in the dematerialised form shall be identified on the basis of an **International Securities Identification Number (ISIN)** allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN details of the respective option under the respective Plan can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.

Subscription of units under Dematerialised Mode & allotment thereof:

The Applicants intending to hold the Units in dematerialised mode will be required to have a beneficiary account with a DP of the NSDL/CDSL and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription/ additional purchase of the Units of the Scheme/Plan/Option.

The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription. The application for subscription would be liable to be rejected by the AMC/ Registrar under the following conditions:

- o In case the applicants do not provide their Demat Account details in the application form; or
- o The demat details provided in the application form are incomplete / incorrect or do not exactly match with the details in the Depository records; and/or
- o The mode of holding in the application form does not match exactly with that of the demat mode of holding.

Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date.

NOTE: It may be noted that the Switch facility viz. Switch in and out, is currently not available in the dematerialised mode. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.

Redemption of units under Dematerialised Mode:

Investors are requested to note that the Investor Service Centres / Official Points of Acceptance of the Mutual Fund or its Registrar will not accept redemption requests for units held in demat mode. Investors who hold units in demat form, would need to route redemption requests through their DPs in the format prescribed by them.

For further details refer Section III 'Units and Offer' in the SID.

Applicable NAV (after the scheme opens for repurchase and sale):

For purchases and switch-ins

The Units of the Scheme will not be available for subscription/switch-in after the closure of the New Fund Offer period.

For redemptions and switch-outs

Redemption/ switch-out through the Fund/ AMC is not permitted during the term of the Scheme. Redemptions/ switch-outs to other schemes will be permitted only on maturity of the Scheme.

Therefore, the provisions of cut-off timing for redemptions/switch-outs will not be applicable.

Investors wishing to switch/re-invest the maturity proceeds of the Scheme into any other Scheme of the Fund need to submit an application for switch upto 3.00 pm on the maturity date and would be subject to the applicable cut-off time of the "Switch-in Scheme."

However, once the units are listed, an investor can buy/sell the units on a continuous basis on the Exchange during the trading hours, like any other publicly traded stock.

Investors also have the following switch-out options under the Scheme:

Auto Switch of Redemption Proceeds of Union Fixed Maturity Plan - Series 13 on Maturity:

The investors have an option of switching their redemption proceeds receivable on maturity of the Scheme to 'Union Overnight Fund'. Investors can avail of this facility by indicating their intention in the application form at the time of subscribing the units of the Scheme during the NFO period. However, to make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity. Further, for the switch to be effective, the switch must comply with the redemption rules of this Scheme and the issue rules of the Scheme into which units are being switched (e.g. Applicable NAV, minimum number of units that may be redeemed or issued, exit load etc.).

However, investors shall have an option to alter preference from auto switch on maturity to Payout Option by submitting a written request at any of the CSCs / Official Points of Acceptance, at any time during the tenure of the scheme, but, not later than 7 working days before the date of maturity of the scheme.

The Investor should indicate the desired Plan [and option(s) thereunder] under Union Overnight Fund into which they would want to switch the redemption proceeds of the Scheme at the time of maturity in the NFO application forms. In case, an investor does not indicate the desired Plan [and option(s) thereunder] in the form, the default Plan would be 'Direct' if the investment in Union Fixed Maturity Plan - Series 13 is 'Direct' or 'Regular' if the investment in Union Fixed Maturity Plan - Series 13 is 'Regular' and the default option would be 'Growth'.

It may be noted that switch requests submitted with incomplete/incorrect details or not found to be in order due to signature mismatch/ KYC status - failed etc. are liable to be rejected and the redemption proceeds of the Scheme shall be automatically paid out to the investors as per the provisions of the SID. Further, the AMC /Trustees/ Mutual Fund/Sponsor shall not be liable for any loss due to subsequent movement in NAV.

Advance Switch of Redemption Proceeds of Union Fixed Maturity Plan - Series 13 on Maturity:

Investors also have an option to submit switch out requests 10 calendar days in advance, prior to the maturity date of the Scheme (as may be notified), by submitting the Transaction form available on the website of the AMC, to any of the CSCs / Official Points of Acceptance. The investors shall clearly indicate the Scheme name including the Plan(s) and Option(s) thereunder into which they intend to switch the redemption proceeds of the Scheme on maturity, failing which the request shall be liable to be rejected and the redemption proceeds of the Scheme shall be paid out to the investors as per the provisions of the SID. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity. Further, for the switch to be effective, the switch must comply with the redemption rules of this Scheme and the issue rules of the Scheme into which units are being switched (e.g. Applicable NAV, minimum number of units that may be redeemed or issued, exit load etc.). This facility is also enabled for switching into any of the New Fund Offers as may be going on at that time subject to the terms of the respective Schemes. Investors are requested to note that such advance switch out requests once submitted shall not be cancelled at a later date.

It may be noted that switch requests submitted with incomplete/incorrect details or not found to be in order due to signature mismatch/ KYC status - failed etc. are liable to be rejected and the redemption proceeds of the Scheme shall be automatically paid out to the investors as per the provisions of the SID. Further, the AMC /Trustees/ Mutual Fund/Sponsor shall not be liable for any loss due to subsequent movement in NAV.

For more details in this regard please refer to the SID of the Scheme.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS:

Purchase/Switch -in	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 10 thereafter	Post NFO units can be bought only on the Stock Exchange	No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. However, Unit holders, who wish to exit from the Scheme before maturity, may do so through the Stock Exchange route.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Under normal circumstances, the AMC shall transfer the redemption/ repurchase proceeds to the unitholders within three working days from the maturity date.

However, under exceptional circumstances where the Scheme would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI, from time to time.

For details, please refer SAI.

BENCHMARK INDEX : CRISIL Medium Duration Fund Bill Index.

CRISIL Benchmark Disclaimer: CRISIL Indices are the sole property of CRISIL Limited (CRISIL). CRISIL Indices shall not be copied, transmitted or distributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL Indices.

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines in this regard including the guidelines issued by SEBI and AMFI for bringing uniformity in Benchmarks of Mutual Fund Schemes, and including the requirement to issue an addendum with regard to such change.

Income Distribution cum Capital Withdrawal (IDCW) Policy: The Trustee will endeavour to declare IDCW under the IDCW Option of the Scheme, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996.

IDCW, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of Unit holders on the notified record date. The IDCW warrants/proceeds shall be dispatched to the unitholders within seven working days from the record date. The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

The actual declaration of IDCW and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of IDCW distribution nor that IDCW will be declared regularly.

On payment of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will fall to the extent of the IDCW payout and applicable statutory levies, if any.

For further details please refer the SID of the Scheme.

NAME OF THE FUND MANAGER (Co- Fund Manager):

Mr. Devesh Thacker (Fund Manager - Fixed Income)

Mr. Anindya Sarkar (Fund Manager - Fixed Income)

Tenure for which the Fund Manager has been managing the Scheme: Not applicable as it is a New Scheme

NAME OF THE TRUSTEE COMPANY : Union Trustee Company Private Limited.

PERFORMANCE OF THE SCHEME : This Scheme does not have any performance track record, as it is a new Scheme.

EXPENSES OF THE SCHEME:

(i) Load Structure

New Fund Offer and Continuous Offer

Entry Load*: NA

Exit Load: Nil**

*Note: SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has stipulated that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.

**No Exit Load is applicable during the term of the Scheme since no redemption is permitted with the AMC / Mutual Fund before maturity of the Scheme, being a closed ended Scheme. However, the Units of the Scheme will be listed on the National Stock Exchange of India Ltd. (NSE). Investors wishing to exit may do so through the Stock Exchange route as per rules specified by the Stock Exchange(s).

For further details on Load Structure, refer to the SID of the Scheme.

(ii) Recurring Expenses

As per the SEBI (MF) Regulations, the total expense ratio that can be charged to the Scheme shall not exceed 1.00 per cent of the daily net assets of the scheme.

In addition to the above, the AMC may charge Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) up to 0.30% of the daily net assets of the Scheme. As per SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, additional expenses of 30 basis points, shall be charged based on inflows only from retail investors from beyond top 30 cities.

The Direct Plan shall have a lower expense ratio as compared to the Regular Plan to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by the AMC / Trustee / Sponsors. For further details in this regard and for details on Goods & Services tax, investors are requested to read the SID.

WAIVER OF LOAD FOR DIRECT APPLICATIONS : Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in / SIP/ STP transactions accepted by the Fund. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS : In accordance with the terms of SEBI Circular Cir/IMD/DF/13/ 2011 dated August 22, 2011 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor **(who have specifically opted in to receive the transaction charges)** as under:

o First Time Mutual Fund Investor (across Mutual Funds):

Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested.

o Investor other than First Time Mutual Fund Investor:

Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the existing investor and the balance amount shall be invested.

Transaction charges shall not be deducted for (i) purchases/ subscriptions made directly with the Fund (i.e. not through any distributor); (ii) purchase/subscriptions below ₹ 10,000/- and (iii) transactions other than purchases/ subscriptions relating to new inflows such as Switch/ STP/SWP/Transfer of IDCW etc.

For further details on Transaction Charges, refer to the sub section E. 'Transaction Charges to Distributors' under Section IV. 'Fees and Expenses' in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.

DAILY NET ASSET VALUE (NAV) PUBLICATION : The Mutual Fund shall prominently disclose the Net Asset Values of the Scheme on every business day on AMFI's website www.amfiindia.com and also on the website of Union Mutual Fund www.unionmf.com by 11:00 p.m. Investors may also contact any of the Investor Service Centres (ISCs) of Union Mutual Fund.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

Name and Address of Registrar	Contact person name, address, telephone number, fax number, e-mail i.d. at Union Mutual Fund
Computer Age Management Services Ltd. (R & T) 158, Rayala Tower 1, 1st Floor, Anna Salai, Chennai, Tamil Nadu - 600002. e-mail: enq_uk@camsonline.com	Ms. Leena Johnson Investor Relations Officer, Union Asset Management Company Pvt. Ltd. Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059 • Phone: 022-67483333, • Fax No: 022-67483401 • Toll free no. : 18002002268 / 18005722268 e-mail:investorcare@unionmf.com

Investors may also contact any of the Investor Service Centres (ISCs) of the AMC/Registrar for any queries / clarifications/complaints.

For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information.

The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.

It may be noted that all grievances/complaints with regard to demat mode of holding units shall be routed only through the DP/NSDL/CDSL.

UNIT HOLDERS' INFORMATION:

For normal transactions during ongoing sales and repurchase:

The Units of the Scheme will not be available for subscriptions/switch in after the closure of NFO period.

The Account Statement reflecting Redemption / Switch out of Units shall be dispatched to the Unit Holder within 10 Business Days from the Maturity Date of the Scheme.

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.

The unit holder may request for a physical account statement by writing/calling the AMC/CSC/R&T.

In case of specific request received from investors, the Fund will provide the account statement to the investors within 5 working days from the receipt of such request.

Account Statement for demat account holders:

Investors shall receive the demat account statement / demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account. In case of any specific requirements/queries on the account statement, investor should directly contact the respective DP's.

Consolidated Account Statement (CAS):

Investors who do not hold Demat Account:

- A Consolidated Account Statement for each calendar month will be issued, on or before fifteenth day of the succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all Schemes of all Mutual Funds to all the investors in whose folios transaction has taken place during that month.
- In case of investors in whose folios no transaction has taken place during any half yearly period ended September/ March, a Consolidated Account Statement for such a half yearly period will be issued, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six-month period across all Schemes of all mutual funds.
- A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before the twenty first day of the succeeding month. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

Investors who hold Demat Account:

- A CAS for each calendar month shall be sent by Depositories to investors holding a demat account, on or before fifteenth day of the succeeding month, detailing all the transactions and holding at the end of the month, across all Schemes of all Mutual Funds and across demat accounts to all the investors in whose folios / demat accounts transaction has taken place during that month.
- In case of investors in whose folios and demat accounts no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by Depositories, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds and across demat accounts of such investors.

- A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the half-year period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before the twenty first day of the succeeding month. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
- The dispatch of CAS by the Depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.
- In case an investor has demat accounts with multiple Depositories, the Depository with whom the account has been opened earlier will be the default Depository. However, the investor shall be given an option by the default depository to choose the depository through which the investor wishes to receive the CAS.
- Investors who do not wish to receive CAS sent by Depositories have an option to indicate their negative consent. Such investors may contact the Depositories to opt out. Where such option is exercised, the AMC/ RTA shall be informed by the Depository, and accordingly the data with respect to the said investor shall not be shared by the AMC/ RTA with the Depository.

Notes:

- For the purpose of sending a Consolidated Account Statement, the investors shall be identified as a common investor across all schemes of mutual funds by way of the Investor's Permanent Account Number. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- CAS is a statement containing details relating to all financial transactions made by an investor across all mutual funds including purchase, redemption, switch Payout of Income Distribution cum Capital Withdrawal, Reinvestment of Income Distribution cum Capital Withdrawal, systematic investment plan, systematic withdrawal plan, systematic transfer plan, and bonus transactions (including transaction charges paid to the distributor) and holding at the end of the month. Further, in case of investors who hold demat account(s), CAS shall also include transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month.
It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Fund/AMC's, the CAS shall be sent by way of an e-mail communication only on any/all of the registered email addresses. However, an investor who does not wish to receive CAS through email can opt to receive the CAS in physical form.
- In case the account has more than one registered holder, the CAS shall be sent to the first holder.
- Investors may note that dispatch of CAS across all mutual funds requires consolidation of transactions across all Fund Houses and the AMC shall not be responsible for any errors/ omissions except any error/omission pertaining to transactions relating to any Schemes of Union Mutual Fund.
- In case the PAN / KYC valid status is not updated in any folio, details under such folio would not be consolidated. Investors are therefore requested to ensure that their folios are updated with PAN/ KYC valid status.
- The statement sent within the time frame mentioned above is subject to realisation of payment instrument and/ or verification of documents, including the application form, by the RTA/AMC.
- In case of any queries, investors may contact the Depositories or any of the Customer Service Centres of Union Mutual Fund.
- Investors may note that dispatch of CAS across all mutual funds and Depositories requires consolidation of transactions and holdings across all Fund Houses and Depositories, and the AMC shall not be responsible for any errors/ omissions except any error/omission pertaining to transactions and holdings relating to any Schemes of Union Mutual Fund.
- Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
- For the purpose of CAS containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors, the term 'commission' refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by the AMC/Mutual Fund to distributors. Further, the commission disclosed in the CAS is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.

For further details, please refer the SID of the Scheme.

Monthly/ Half yearly Portfolio Disclosures: The AMC will disclose the portfolio of the schemes as on the last day of the month / half year on its website and on the website of AMFI within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format.

In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of the scheme portfolio within 10 days from the close of each month/ half-year respectively. The AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of the scheme portfolios on its website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the scheme portfolio, without charging any cost, on specific request received from a unitholder.

Annual Financial Results: The AMC will host the Annual Report of the Schemes on the website of the AMC and on the website of AMFI not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The AMC shall e-mail the scheme annual reports or abridged summary thereof to those unitholders whose e-mail addresses are registered with the Mutual Fund.

The AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.

Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof.

Further, unitholders can submit a request for a physical or electronic copy of the scheme annual report or abridged summary thereof by writing to the AMC at the email address investorcare@unionmf.com or calling the AMC on the toll free number 18002002268 / 18005722268 or submitting a request at

any of the official points of acceptance of Union Mutual Fund.

Union Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise Annual Report on the AMC website (www.unionmf.com) and on the website of AMFI www.amfiindia.com.

Half Yearly Unaudited Financial Results: The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.

Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark: In accordance with the provisions of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any change in risk-o-meter shall be communicated to the unitholders of the Scheme by way of Notice cum Addendum and by way of an e-mail or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 days from the close of each month. The Mutual Fund/AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed.

Further, in accordance with provisions of SEBI Circular No. SEBI/HO/IMD/IMD-II D0F3/P/CIR/2021/555 dated April 29, 2021 read with SEBI Circular No. SEBI/HO/IMD/IMD-II D0F3/P/CIR/2021/621 dated August 31, 2021, the AMC is required to disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI:

- risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and
- risk-o-meter of the Scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.

Additionally, the AMC is also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of para 3 of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018 on 'Go Green Initiative in Mutual Funds'.

Disclosure of Potential Risk Class (PRC) Matrix: Pursuant to the provisions of SEBI Circular no. SEBI/HO/IMD/IMD-II D0F3/P/CIR/2021/573 dated June 07, 2021, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix.

Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.

The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change.

The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.

For further details, please refer the SID of the Scheme.

ADDITIONAL SCHEME DISCLOSURES:

- Scheme's portfolio holdings:**
Not applicable as the scheme is a new scheme.
- Fund allocation towards various sectors:**
Not applicable as the scheme is a new scheme.
- Website link for Monthly Portfolio Holding:**
Not applicable as the scheme is a new scheme.
- Portfolio Turnover Ratio of the Scheme**
Not applicable as the scheme is a new scheme.

SEGREGATED PORTFOLIO:

In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with the SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018, as amended from time to time.

For further details, please refer the SID of the Scheme.

COMPARISON WITH EXISTING SCHEMES (NAME & TYPE OF SCHEMES, DIFFERENTIATION, AUM AND NO. OF FOLIOS):

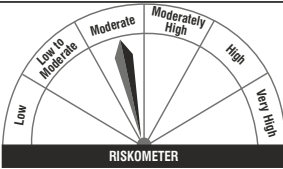
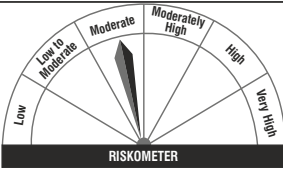
The existing schemes of Union Mutual Fund are Open-ended Debt or Liquid or Hybrid or Equity Schemes, hence, the 'Close ended Debt Scheme' under consideration cannot be compared with any other existing Schemes of Union Mutual Fund.

The Mutual Fund / AMC has not given and shall not give any indicative portfolio and/or indicative yield of the Scheme in any of their communication in any manner whatsoever to any empanelled distributor/ any other person. Investors are advised not to rely on any communication regarding indicative portfolio/yield with regard to the Scheme. Investors are requested to study the terms of the offer carefully before investing in the Scheme and to retain the Scheme Information Document (SID) and the Statement of Additional Information (SAI) for future reference.

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UNION FIXED MATURITY PLAN (FMP) - SERIES 13 (1114 DAYS)

(A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.)

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over the tenure of the Scheme Investment in Debt and Money Market Instruments. 	<p>Riskometer</p>  <p>RISKOMETER Investors understand that their principal will be at moderate risk</p>	<p>Benchmark Riskometer[§]</p>  <p>RISKOMETER CRISIL Medium Duration Fund BIII Index</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

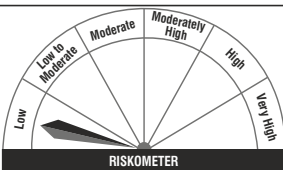
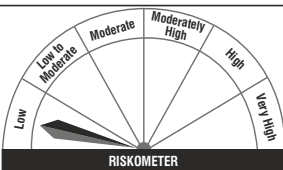
Note: The above product label assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Benchmark riskometer is based on the evaluation of the portfolio data as of February 28, 2023.

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Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
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)		B-III	

UNION OVERNIGHT FUND

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over short term Investment in Debt and Money Market instruments with overnight maturity. 	<p>Riskometer</p>  <p>RISKOMETER Investors understand that their principal will be at low risk</p>	<p>Benchmark Riskometer[§]</p>  <p>RISKOMETER CRISIL Overnight Fund AI Index</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

(Please read the Key Information Memorandum, the Product Labels and instructions carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Broker Code/ ARN	Sub-Broker Code/ ARN/ Branch Code	LG/ MO/ CRE Code	EJIN* (Refer Section 'L' of instructions)	RIA Code / PMRN**	Ref. No.
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*I/we hereby confirm that the EJIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

****By mentioning the RIA Code/ PMRN, I/we hereby give my/our consent to share/provide the transactions data feed / unit holdings in respect of my/our investments under Direct Plan in the Scheme(s) of Union Mutual Fund with the SEBI Registered Investment Adviser/ SEBI registered Portfolio Managers.**

Signature <small>Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory</small>	Signature <small>Second Applicant/ POA/ Authorised Signatory</small>	Signature <small>Third Applicant/ POA/ Authorised Signatory</small>
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Any upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors assessment of various factors including the service rendered by the distributor.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Section 'J' of instructions)

I confirm that I am a First time investor across Mutual Funds I confirm that I am an Existing investor in Mutual Funds

In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted-in to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

1. EXISTING UNIT HOLDER INFORMATION *(Please complete Section 1, 7, 8 & 12 only) (The details in our records under the Folio No. mentioned below will only be considered for this application) *Mandatory*

Unitholder's Name _____ **Folio No.** _____

2. MODE OF HOLDING Single Joint (Default option) Anyone or Survivors

3. FIRST APPLICANT'S INFORMATION* *[Please tick (✓)] (Refer Section 'B' and 'C' of instructions) (Please ensure that the details mentioned matches with the KYC details)*

Mr. Ms. M/s. NAME

PAN _____ KYC **CKYC No. (KIN) ^** _____

3a. Contact Details* *(Refer Section 'B' and 'I' of Instructions) (Please ensure to mention Country and Area Code)*

Mobile No.[§] _____ **E-mail[§]** _____

Tel. (Off.) _____ **Country/ Area code** _____ **Tel. (Res.)** _____ **Country/ Area code** _____ **Fax** _____ **Country/ Area code** _____

[§]Mobile number specified above belongs to [Please (✓)] [§]Email address specified above belongs to [Please (✓)]

Self Spouse Guardian (for Minor investment) Self Spouse Guardian (for Minor investment)
 Dependent Children Dependent Parents Dependent Siblings Dependent Children Dependent Parents Dependent Siblings

On providing email-id, investors shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive the scheme wise annual report or an abridged summary thereof in physical form [Please (✓)] Opt-in

Mailing address* *(P. O. Box address is not sufficient.)*

City _____ **State** _____ **Pin Code** _____

Overseas address *(Mandatory for NRI/FII. P. O. Box address is not sufficient. Investors residing overseas and with P. O. Box address please provide your Indian address)*

City _____ **Country** _____ **Area Code** _____

3b. Date of Birth *(Mandatory in case of minor)* D D M M Y Y Y Y **Minor's Relationship with Guardian (referred in point no. 4)** Father Mother Legal Guardian

3c. Proof for Date of Birth and relationship with Guardian Birth Certificate School Leaving Certificate Marksheet issued by HSC/ State Board Passport Others *(Please Specify)*

3d. Status* Resident Individual Minor NRI (Repatriable) NRI (Non-Repatriable) Sole Proprietorship HUF

Partnership Firm Limited Partnership (LLP) Listed Company Unlisted Company Body Corporate Bank/FI Insurance Company

Government Body AOP/BOI Trust Society Provident Fund Superannuation/Pension Fund Gratuity Fund FII Others *(Please Specify)*

3e. Occupation* Pvt. Sector Public Sector Govt. Service Business Professional Agriculturist Retired Housewife Student Others *(Please Specify)*

3f. Gross Annual Income* Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore

Net-worth in ₹ _____ as on DDMMYYYY (Not older than 1 year)

^ Investors who have completed the Central KYC with the Central KYC Records Registry (CKYCR), and have a KYC Identification Number (KIN) from the CKYCR are requested to quote the 14 digit KIN.

4. SECOND APPLICANT/ GUARDIAN IF MINOR/ POA HOLDER DETAILS* *[Please tick (✓)] (Refer Section 'B' and 'C' of instructions)*

Mr. Ms. NAME OF SECOND APPLICANT

Date of Birth D D M M Y Y Y Y

PAN _____ KYC **CKYC No. (KIN) ^** _____

4a. Status* Resident Individual Minor NRI (Repatriable) NRI (Non-Repatriable) Others *(Please Specify)*

4b. Occupation* Pvt. Sector Public Sector Govt. Service Business Professional Agriculturist Retired Housewife Student Others *(Please Specify)*

4c. Gross Annual Income* Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore **Net-worth in ₹** _____

4d. Other Details* I am Politically Exposed Person I am Related to Politically Exposed Person Not Applicable

4e. Contact Details* **Mobile No.** _____ **E-mail** _____

ACKNOWLEDGEMENT SLIP *(To be filled in by the investor)*

Application No. _____

Received from: Mr./ Ms. _____

an application for units of **Union Fixed Maturity Plan (FMP) - Series 13 (1114 days)** *(Plan/ Option)*

Amount _____ Instrument No _____

Dated ___/___/___ Drawn on Bank & Branch _____



Collection centre's stamp with date and time of receipt

5. THIRD APPLICANT'S INFORMATION* [Please tick (✓)] (Refer Section 'B' and 'C' of instructions)

Mr. Ms. NAME OF THIRD APPLICANT Date of Birth DDMMYYYY

PAN KYC CKYC No. (KIN) ^

5a. Status* Resident Individual Minor NRI (Repatriable) NRI (Non-Repatriable) Others (Please Specify)

5b. Occupation* Pvt. Sector Public Sector Govt. Service Business Professional Agriculturist Retired Housewife Student Others (Please Specify)

5c. Gross Annual Income* Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore Net-worth in ₹ _____

5d. Other Details* I am Politically Exposed Person I am Related to Politically Exposed Person Not Applicable

5e. Contact Details* Mobile No. E-mail

^ Investors who have completed the Central KYC with the Central KYC Records Registry (CKYCR), and have a KYC Identification Number (KIN) from the CKYCR are requested to quote the 14 digit KIN.

6. FATCA INFORMATION/ FOREIGN TAX LAWS* - for Individuals including Sole Proprietors (Non-Individuals are required to submit the separate FATCA and UBO Declaration Form available at www.unionmf.com or at our Customer Service Centres) [Please tick (✓)] (Refer Section 'M' of instructions)

The below information is required for all applicant(s)/ guardian

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Is the Country of Birth / Citizenship / Nationality / Tax Residency other than India?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
* If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.			
Place/ City of Birth			
Country of Birth			
Address Type (of address in KYC records)	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential
Country of Tax Residency 1			
Tax Payer Ref. ID No. 1			
Documentation Type 1 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Documentation Type 2 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

- Reason A - The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B - No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C - others; please state the reason thereof.

7. INVESTMENT AND PAYMENT DETAILS* [Please tick (✓)] (Refer Section 'E' and 'F' of instructions) [Third Party payment(s) will not be accepted]

Name of the Scheme **Union Fixed Maturity Plan (FMP) – Series 13 (1114 days)**

Plan	Option	Sub Option
<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW~	<input type="checkbox"/> Payout of IDCW

Transfer of IDCW to U N I O N

Plan/ Option Facility

Default Plan/ Option/ Facility will be applied in case of no information, ambiguity or discrepancy. ~Note: IDCW - Income Distribution cum Capital Withdrawal Option

Payment Mode*: Cheque RTGS NEFT Fund Transfer

Cheque / RTGS / NEFT No. Cheque / RTGS / NEFT Date DDMMYYYY

Amount in ₹ (Figures) Amount in ₹ (words)

Source Bank Name Source Branch

Source Bank A/C No. Account Type Savings Current NRE NRO FCNR

Source Bank IFSC Code Cheque Issuer Name In case the cheque is issued by a person other than the investor

If electronic transfer, please fill UTR No.

*Payment through MICR Cheques drawn on ICICI Bank, HDFC Bank, Axis Bank & Kotak Bank or cheques drawn on Bank branches which are participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) will be accepted till the close of the business hours on Thursday, March 23, 2023.

8. PAYOUT BANK ACCOUNT DETAILS * [Please tick (✓)] (Refer Section 'D' and 'F' of instructions) (Will be updated only if the proof of bank account is available)

Please update my/our pay-in-bank account mentioned under point no. '7' above as default payout bank account Yes No (If no please furnish the details below) (Will be updated only if payment is through cheque or proof of pay-in with IFSC code is enclosed)

Bank Name

Bank A/C No. Bank Branch

A/C Type Savings Current NRE NRO FCNR Others (Please Specify)

Bank City State PIN

IFSC CODE MICR CODE In case the Pay-out bank account detail is different from Pay-in bank account detail please submit necessary documents as proof.

Document Attached Original Cancelled Cheque with name & A/c no. of 1st unitholder pre-printed Bank Pass Book having name, address & A/c no. of account holder with current entries not older than 3 months

(IFSC Code is the 11 digit no. appearing on your cheque leaf, mandatory for credit via NEFT/ RTGS) (MICR Code is the 9 digit code next to the cheque no.)

For unit holders opting to invest in demat mode, please ensure that the bank account linked with the demat account is mentioned here.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:
Computer Age Management Services Ltd.,
 Unit: Union Mutual Fund
 158, Rayala Tower 1, 1st Floor, Anna Salai, Chennai - 600002.
 Email: enq_uk@camsonline.com | Website: www.camsonline.com

Union Asset Management Company Pvt. Ltd.
 Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059
 Toll Free : 1800 200 2268/1800 572 2268 | Tel No. : 022 67483333
 Website: www.unionmf.com | Email : investorcare@unionmf.com
 Give a missed call from your registered mobile number on 08010421326 and get an Account Statement via SMS.



9. **UNITHOLDING OPTION** [Please tick (✓)] Physical Mode Demat Mode (If demat account details are provided below, units will be allotted by default in electronic mode only)

DEMAT ACCOUNT DETAILS (Refer Section 'G' of instructions)

NSDL: Depository Participant (DP) Name _____ DP ID No: **I N** _____ Beneficiary Account Number _____

CDSL: Depository Participant (DP) Name _____ Beneficiary Account Number _____

It may be noted that the combination/ sequence of names and mode of holding in the application form must match exactly with the account held with the Depository participant. Investor willing to invest in demat option, may provide a copy of the DP statement to enable us to match the demat details as stated in the Application Form.

10. **NOMINATION DETAILS*** [Please tick (✓)] (Refer Section 'H' of instructions) This section is applicable only to new investors. Existing investors need to fill standalone Nomination / Cancellation / Opt-out Form for any changes or modification in the existing details registered in your Folio with the AMC.

I/We wish to nominate I/We hereby nominate the under mentioned Nominee(s) to receive the amounts to my / our credit in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Trustee/ Sponsor

Name and Address of Nominee	PAN of Nominee	Relationship	% of Allocation	Date of Birth	Name and Address of Guardian	Signature of Nominee/ Guardian of Nominee (Optional)
				(to be furnished in case the Nominee is a minor)		
Nominee						
Nominee						
Nominee						

I/ We do not wish to nominate I/We hereby confirm that I/ We do not wish to appoint any nominee(s) in respect of mutual fund application(s)/unit(s) held in my / our mutual fund folio(s). I/We understand the implications/ issues involved in non- appointment of nominee(s) and am/are further aware that in case of my demise/death of all the unitholders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of units held in the mutual fund folio/s.

11. **AUTO SWITCH ON MATURITY** [Please tick (✓)] (Refer Section 'O' of instructions) (Investors are advised to read the SID and KIM of Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days) and Union Overnight Fund before opting for the auto switch facility).

Switch to **Union Overnight Fund**^s _____ Plan/ Option _____ (Please refer the Product Label as provided on the cover page of the Form)

Incase Plan/Option/Facility of Union Overnight Fund is not selected the default shall be as applicable.

I/ We would like to switch all units from the scheme on it's maturity to **Union Overnight Fund**. Investor can alter preference from Auto Switch on maturity to the payout option on maturity by submitting a written request at any time during the tenure of the Scheme, but, not later than 7 working days before the maturity of the Scheme at any of the CSC's/ Official Points of Acceptance. The Redemption Proceeds shall be dispatched to the unitholders within 3 working days from the maturity date.

12. **DECLARATION & SIGNATURES*** (Refer Section 'K' of instructions)

- I/ We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the scheme related documents, the T & C and policies on the AMC's website, and hereby apply for Units of the aforementioned Scheme(s). I/ We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We hereby declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/ We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC) and its empanelled broker(s) have not given me/ us any indicative portfolio and indicative yield, in any manner whatsoever. I/ We hereby confirm that at the time of investment, I/ we have the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund/ Sponsor will not be responsible if such investment is ultravires the relevant constitution.
- I/ We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FATCA & CRS T & C and hereby accept the same. I/ We also undertake to keep you promptly informed in writing about any changes/ modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/tax authorities. I/ We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered Intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) or close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/ tax authorities.

Applicable to Micro Investments only: I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

Applicable to NRIs only: I/We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/ FCNR account(s).

Important alert: Incase there is any change to your KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the point of service of any KYC Registration Agency.

Name & Signature of Unitholder(s)	Name	Name	Name
		Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Second Applicant/ POA/ Authorised Signatory

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INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

A. GENERAL INSTRUCTIONS

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda thereto, if any, carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
2. The application form must be filled in English in BLOCK letters using black or dark blue coloured ink. Incomplete applications are liable to be rejected. Please refer to the check list to ensure that the requisite details and documents have been provided, this will help in avoiding processing delays and/or rejection of your application form.
3. Correction/cancellation of any information should be countersigned by the applicants/unit holders. Please strike out any section which is not applicable.
4. The application serial number/ folio number and the scheme name should be mentioned on the reverse side of the instrument that accompanies the application.
5. All communications and payments shall be made to the first applicant only, irrespective of the holding basis.
6. The application complete in all respect along with the Cheque / other payment instrument as permitted must be submitted to the nearest Customer Service Centre(s) (CSC) / Official Points of Acceptance (OPA) of CAMS or office of the AMC.
7. Any subsequent change in static information like bank details, IDCW sub option etc. (as may be applicable under the Scheme) would be based on written communication from investors. These changes will be effected within 10 days of the valid signed request reaching the office of the Registrar and any interim financial transactions will be effected with last/registered details only.
8. Units allotted are subject to realisation of payment instrument and no financial transactions i.e. redemption/ switch etc will be effected till confirmation of realisation.
9. Investors should mandatorily use the application form/ transaction form/ systematic transaction form (if applicable under the Scheme) and other standard forms available at the CSCs or at our website www.unionmf.com, for any financial/ non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
10. List of Official Points of Acceptance is available on the website of the Mutual Fund, www.unionmf.com.

B. APPLICANT / UNIT HOLDER INFORMATION

1. Existing investors please fill your existing folio number. Investment in the same folio will be possible only if the name(s) of the holder(s), the order of the holders and the mode of holding are the same.
2. Please furnish names of all applicants. The name of all the applicants should be mentioned in the same manner in which it appears in the Permanent Account Number (PAN) Card.
3. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
4. The mobile number and e-mail ID provided should belong to the investor or family of the investor. Family means self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor. If the mobile number and/ or email ID provided by the investor, belongs to the family of the investor, the investor has to declare the same. Kindly note that contact details of intermediaries (MFD, RIA, RTA, AMC) or their employees in folios which do not belong to such persons/entities shall be removed.
5. In case of non-individual applicants, i.e. HUF/ Companies/ AOP/ Trusts/ Societies/ FPIs etc. the name, designation, e-mail ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
6. In case of minor applicant, the minor shall be the first and the sole holder in the folio account. There shall not be any joint holding with minor as the first or joint holder. It is mandatory to provide the minor's date of birth, the name of the guardian and the relationship with minor in the space provided. While applying on behalf of minor, one of the following supporting documents should be provided to substantiate the date of birth and the relationship with guardian i.e. birth certificate of the minor or school leaving certificate / mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc. or Passport of the minor or any other suitable proof evidencing the date of the birth of the minor. In case of court appointed legal guardian, supporting documentary evidence should be provided. Prior to minor attaining majority, the Mutual Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit "Form for minor attaining majority" available on our website www.unionmf.com along with prescribed documents to change the status of the folio to "Major". The folio shall be frozen for operation by the guardian on the day the minor attains the age of majority and the guardian will not be able to undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) (if applicable under the Scheme) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are received by the Mutual Fund. The standing instructions like SIP, STP, SWP registered prior to the minor attaining majority will be suspended when the minor attains majority, till the status is changed to major. Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major.
7. If there is more than one applicant and the mode of holding is not specified, the default mode of holding would be Joint.
8. Please indicate the investor profile of the first applicant at the time of investment.
9. Investors should ensure to write the word 'DIRECT' in the column 'ARN No.' or 'Broker Code' in their applications for purchase / additional purchase / switch in cases where such applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the ARN No.' or 'Broker Code' is already printed, alterations, if any, in the column 'ARN No.' or

'Broker Code' should be counter signed by 1st unit holder, failing which, the application will be processed as if no alterations were made. Any subsequent change/ update/ removal of broker code will be based on the written request from the unit holders and will be on a prospective basis, only from the date when the registrar executes such written instructions.

10. To help us service you better, please provide your email ID and mobile number.

C. PERMANENT ACCOUNT NUMBER (PAN) AND KNOW YOUR CLIENT (KYC)

1) PAN

Please furnish the PAN and KYC details of each applicant / unit holder, including the guardian and/or Power of Attorney (POA) holder as explained in the paragraphs below. It is mandatory for all investors to quote their PAN and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for purchase of units of the scheme. Investors will be required to submit the original PAN card for verification, wherever applicable. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of a minor, PAN details of the guardian must be submitted.

As per SEBI circular no. MRD/DoP/MF/Cir-08/2008 dated April 3, 2008 and circular no. MRD/DoP/Cir20/2008 dated June 30, 2008 investors residing in the state of Sikkim and Central Government, State Government and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the Mutual Fund. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

Micro investments exempt from PAN Requirement:

Investments in the schemes {including investments through Systematic Investment Plan (SIP)} of less than ₹ 50,000/- (Rupees Fifty Thousand) per year per investor shall be exempted from requirement of PAN.

PAN requirement shall be exempted if the aggregate of the lump sum investments (fresh purchases & additional purchases) and SIP installments by an investor in rolling 12 months period or in a financial year i.e. April to March does not exceed ₹ 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

The above exemption for PAN will be available to Micro investments made by eligible investors, being individuals [including Joint holders who are individuals, Non-Resident Indians (NRIs) but not Persons of Indian Origin (PIOs)], Minors, Sole proprietary firms, Hindu Undivided Family (HUFs) and other categories of investors will not be eligible for this exemption. For the purpose of identifying Micro investments, the value of investments at the investor level will be aggregated and such aggregation shall be done irrespective of the number of folios / accounts under which the investor has invested.

Investors residing in the state of Sikkim are also exempted from the mandatory requirement of PAN proof submission; however sufficient documents shall have to be submitted, in accordance with the process as per the KYC guidelines for verifying that they are residents of the State of Sikkim i.e. a) Proof of address of Sikkim state and application form should mention the same address. b) Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

2) KYC COMPLIANCE WITH ANTI MONEY LAUNDERING (AML) REGULATIONS

In accordance with requirements under the Prevention of Money Laundering Act, 2002, (PMLA) the Rules issued there under and the guidelines and circulars on Anti-Money Laundering issued by SEBI, (collectively "AML Regulations"), mutual funds are required to formulate and implement Client Identification Programme to verify and maintain the record of identity and address(es) of investors. This is commonly referred to as 'Know Your Client' guidelines (KYC).

With a view to streamline implementation of KYC procedures and ensure compliance with the AML Regulations, the mutual fund industry had collectively put in place arrangement with an independent agency (CDSL Ventures Limited) that acted as central record keeping agency ('Central Agency'), and as Central Agency had the responsibility for collection of documents relating to identity and address of investors.

In order to avoid duplication of KYC process with every SEBI registered intermediary and with a view to bringing about uniformity in the KYC requirement and a mechanism for centralization of the KYC records in the securities market, SEBI has vide its various circulars and the SEBI (KYC Registration Agency) Regulations 2011, introduced common KYC across market intermediaries.

With effect from January 01, 2012 ("Effective Date"), SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc.

Following are the KYC requirements for new / prospective investors and existing investors:

i. KYC requirements for new / prospective investors:

New/ Prospective Investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on the website www.unionmf.com.

The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforesaid circulars / Prevention of Money Laundering Act, 2002, and circulars thereto. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. On receipt of initial/updated KYC documents from the Mutual Fund, the KRA shall send a letter to the investor within SEBI prescribed timelines, confirming the details thereof.

It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM)/Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorised to undertake the IPV for Mutual Fund investors. Further, in case of

any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, the Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), to act as, and to perform the functions of, the Central KYC (CKYC) Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a client, as defined in the Prevention of Money Laundering Act, 2002. Every reporting entity is required to capture the KYC information for sharing with the Central KYC Records Registry (CKYCR). Accordingly, the investors shall be required to provide requisite KYC information/documents as prescribed by CERSAI and the AMC from time to time. Investors who have already completed CKYC and have a KYC Identification Number (KIN) can invest in the Mutual Fund by quoting the KIN and by submitting a self certified copy of PAN and by completing In-Person Verification (IPV) as mentioned above

ii. KYC requirements for existing investors:

Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, pursuant to SEBI circular no. MIRSD/ Cir-5 /2012 dated April 13, 2012 and subsequent SEBI communication, investors who had completed the erstwhile Centralised Mutual Fund KYC through CDLS Ventures Limited, are required to provide KYC details and complete IPV as per the new KYC requirements, which was not mandated earlier.

It is mandatory for all categories of investors to be KYC compliant for any amount of investment.

AMC reserves the right to reject application forms for transactions in units of the Mutual Fund not accompanied by common KYC Application Form or letter/ acknowledgement issued by the KRA/KIN issued by CERSAI. The KYC compliance status of the investors will be validated with the records of the KRA/CERSAI. For units held in demat form the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC. In relation to implementation of the SEBI Guidelines on identification of Beneficial Ownership, the AMC reserves the right to call for such information / documents from the investors that the AMC deems fit.

For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).

D. BANK ACCOUNT DETAILS / MULTIPLE BANK ACCOUNTS REGISTRATION

1. **To protect the interest of the applicants / investors from fraudulent encashment of cheques and as per the SEBI Regulations, it is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected.**

2. The investor agrees that the proceeds towards redemptions and Income Distribution cum Capital Withdrawal (IDCW) will be despatched by the AMC or its Registrar & Transfer Agent through a reasonable mode of despatch like courier, post etc. in case of cheque/ demand draft or directly credited to the bank account (as per the details mentioned by the applicant) by using direct credit facility, RTGS or NEFT entirely and solely at the risk of the investor. The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for direct credit of redemption / IDCW.

3. Multiple Bank Accounts Registration Facility:

(i) Mutual Fund offers its investors facility to register multiple bank accounts for pay-in (except SIP, if any) & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated "Bank Accounts Registration Form". In case of new investors, the bank account mentioned on the purchase application form used for opening the folio will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of the other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

(ii) For registering bank details, please enclose cancelled cheque leaf for each of such banks accounts which will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered. If the bank account number on the cheque leaf is handwritten or first unit holders name is not printed on the face of the cheque, bank passbook with current entries not older than 3 months having the name, address and the account number of the account holder should be enclosed.

(iii) Any request without the above mentioned documents will be treated as invalid and will not be acted upon and any financial transaction, including redemptions will be carried with the previous details only. The AMC reserves the right to observe a cooling-off period of 10 calendar days for validation and registration of new bank account and to disallow redemption payouts into such bank accounts till completion of such cooling-off period.

(iv) **Investors holding units only in non-demat form can avail the facility of registering multiple bank accounts by filling in the 'Bank Accounts Registration Form' available at our Investor Service Centres (ISCs).**

4. In respect of new subscription/new folio creation, in case the bank mandate mentioned in the application form by the Investor for effecting payouts is not the same as the bank account from which the investment is made, the Investor would be required to provide additional documents i.e. either a **Cancelled original cheque of the bank account with first unit holder's name and bank account number printed on the face of the cheque; or Bank Passbook with current entries not older than 3 months having the name, address and account number of the account holder**, in relation to the bank mandate, to enable the AMC to validate that the bank mandate belongs to the Investor. **Where such additional documents are not provided for the verification of bank account mentioned in the application form, the AMC reserves the right to consider the bank account used towards subscription payment as the registered bank account (bank mandate) for the purpose of effecting payouts such as redemptions and Dividend.** For more details in this regard please refer to **Point viz. 'Bank account details mandatory for all Investors'** under section 'How to Apply?' of the SAI.

5. Proceeds of any redemption request will be sent only to a bank account that is already registered in the folio at the time of redemption transaction processing. Unit holder(s)

may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If redemption request is received together with a change of bank account (unregistered new bank account) or before verification and validation of the new bank account, the AMC reserves the right to process the redemption request to the currently registered default old bank account.

E. APPLICATION THROUGH ASBA (APPLICATION SUPPORTED BY BLOCKED AMOUNT) - ONLY DURING THE NEW FUND OFFER (NFO)

1. Application Supported by Blocked Amount is a facility by which an application can be made for subscribing to the NFO along with an authorisation to SCSB (Self Certified Syndicate Bank) to block the application money in a bank account. SCSBs are registered with SEBI, which offers the facility of ASBA.

2. Eligible applicants for ASBA maintaining their account in any of the banks as displayed on the website of SEBI, may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.

3. The investor is required to submit a copy of the acknowledgment receipt of the ASBA form submitted to the SCSB along with the NFO application form to Union Mutual Fund.

4. Investor should ensure that sufficient balance is there in the account mentioned in the ASBA form; else the application shall be rejected.

5. If the details provided in the ASBA form are incorrect or incomplete or if any required details are not provided, the application shall be liable to be rejected and Union Mutual Fund or SCSB shall not be liable for losses, if any, to the applicant. process the redemption request to the currently registered default old bank account.

F. INVESTMENT & PAYMENT DETAILS

1. Investors subscribing under Direct Plan will have to select "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form for opting for Direct Plan. Investors purchasing / subscribing units in the Scheme through a distributor are requested not to select "Direct Plan" in the application form but select Regular Plan. In case the investor does not select the desired Plan properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default Plan will be considered and applied.

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of allotment of aforesaid units under the Regular Plan, without any exit load.

2. Investors/ Applicants should clearly indicate the desired Option/ Facility/ Frequency (as may be applicable under the Scheme) in the space provided in the Application Form. In case investor wishes to opt for multiple options (as may be applicable under the Scheme), separate application form will have to be filled.

3. In case the investor does not fill the desired Option/ Facility/ Frequency properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option/ facility/ frequency will be considered and applied.

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth/IDCW	Growth

In cases where the investor fails to opt for a particular Option at the time of investment, the default option will be Growth Option.

4. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

5. The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected, except in case of any specific facility offered by the AMC which permits otherwise: i) Multiple cheques with single application (ii) Single cheque with multiple applications (iii) outstation cheque/ demand draft (iv) cash / money order / postal order (v) post dated cheques (post dated cheque for investment under SIP will be accepted) (vi) Third party payments (except in certain cases) (vii) Pre-funded instruments such as demand draft, pay order etc.

6. The cheque or other payment instrument as permitted should be payable locally at the centre where the application is submitted and should be drawn on any bank that is a member of the Bankers' Clearing House.

7. Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.

8. The subscription payment instrument(s) should be drawn in favour of the Scheme Name except in case of any specific facility offered by the AMC where the instructions to that facility prescribe a different requirement.

a. Non - acceptance of "Third Party Payment" instruments for subscriptions/ investments

1. "Third Party Payment Instruments" means a payment made through an instrument issued from an account other than that of the beneficiary investor. Applications to scheme of Union Mutual Fund accompanied by a Third Party Payment Instrument shall not be accepted by the AMC except in the following cases:

a. Payments made by an Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through payroll deductions or deductions out of expense reimbursements.

b. Custodian making investments on behalf of an FPI or a Client.

c. Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

- d. Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum /one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

The AMC reserves the right to exercise extra due diligence in terms of ensuring the authenticity of the above arrangements from a fraud prevention perspective and ensuring compliance with the provisions of PMLA regarding prevention of money laundering etc.

In case a payment is covered under above exceptions, the following additional documents are required to be mandatorily provided together with the application form:

- i. KYC acknowledgement letter/ printout of KYC compliance status of the Investor and the person making the payment.
- ii. Duly filled "Third Party Payment Declaration Form" from the Investor and the person making the payment i.e. third party. The said form shall be available on the AMC's website/ at the Customer Services Centres.

2. In case of payments from a joint bank account, the sole /first holder of the Mutual Fund folio should be one of the joint holders of the bank account from which payment is made. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque/ payment instrument). Where the payment instrument/ advice does not mention the bank account holder's names, investors should attach bank pass book /bank statement / bank letter to substantiate that the first unit holder is one of the joint holders of the bank account.
3. The AMC/Mutual Fund/RTA will not accept any subscription/ purchase application from Investors if accompanied by a pre-funded instrument (demand draft, pay order etc.) under any scheme of Union Mutual Fund.
4. In case of subscriptions payment through RTGS, NEFT, NECS, bank transfer etc investor is required to provide an acknowledgement copy of the instruction which has been provided to the bank indicating the account number and the debit instructions. The bank details mentioned on the instruction letter should be registered bank account or the first applicant/ unit holder should be one of the account holders of the bank account.
5. For payments through net banking and debit cards/ transactions through website, the AMC shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/RTA reserves the right to reject the transaction with due intimation to the investor.
6. The AMC reserves the right to reject the transaction or call for additional details, if pay-in bank account and other details are not mentioned on the form and/or do not match with payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient.

b. NRI Investors

NRIs and PIOs may purchase units of the Union Mutual Fund on a repatriation or non-repatriation basis, while FPIs may purchase units only on a repatriation basis. A subscription by FPIs / Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board (FIPB).

Repatriation basis - In case of NRIs and PIOs residing abroad, investing on repatriable basis, payments may be made either by inward remittance through normal banking channels or out of funds held in a Non-Resident (External) Rupee account (NRE)/ Foreign Currency (Non-Resident) account (FCNR). NRIs shall be required to furnish such documents as may be necessary and as desired by the Fund in connection with the investment in the Scheme(s). FPIs may pay their subscription amounts either by inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non-Resident Rupee Accounts maintained with a designated branch of an authorised dealer. Payments shall be made by cheques / other payment instruments as permitted crossed "Account Payee Only". AMC may at its discretion accept subscription accompanied with foreign currency instrument. NAV applicable in such case would be of the date when the funds get credited into the Fund's account.

Non Repatriation basis - In the case of NRIs investing on non-repatriable basis, payment may be made either by inward remittance through normal banking channels or cheque/other payment instrument as permitted drawn out of funds held in a NRE / FCNR / Non-Resident ordinary Rupee Account (NRO). FPI's are not allowed to make payment on Non repatriable basis. The Trustee/AMC, at its discretion, may choose from time to time to alter or add other modes of payment.

For more details please refer to the SID.

G. ALLOTMENT OF UNITS IN DEMAT MODE/DEMAT ACCOUNT DETAILS

1. Applicants/Unitholders/Investors who wish to hold units in dematerialized form must have a beneficiary account with National Securities Depository Limited (NSDL) or Central Depository Services (India) Ltd. (CDSL) prior to making the application.
2. Please fill in the DP ID number, DP name and Beneficiary Account number with the DP, in the application form. In case of no details/ incorrect / incomplete details, allotment will be made in physical form provided KYC acknowledgement proof is attached.
3. **Ensure that names in the application form should be identical to those appearing in the account details in the depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository.**
4. For allotment in electronic form, units will be credited directly in the demat account of the investor.
5. The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
6. The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsd.co.in or www.cdslindia.com.
7. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
8. The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription.
9. **The facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), if applicable under the Scheme, are currently NOT available in the dematerialised mode.**
10. Submission of KYC acknowledgement proof is optional.

11. In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action.
12. The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP.
13. For those investors who hold units in Demat mode, all non-financial transaction such as Change in Address, Bank Mandate, Nominee Registration etc should be routed directly through their DP's as per the format defined by them.
14. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.
15. If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unitholder need to contact the DP for detailed procedure.
16. **For the detailed procedure and other provisions on holding units in the Demat mode investors may refer to the SID/ SAI/ KIM and addendums thereto.**

H. NOMINATION DETAILS

To avoid any cumbersome procedures for the legal heirs to transfer the investment of the deceased holder, it is recommended to register nomination. Investor can change the nominee as many times as he/she/they wish by registering a revised nomination form.

1. As per SEBI Regulations, applicants/unit holder may nominate a maximum of 3 person(s) to whom the amounts will be payable in the event of death of the sole or all unit holders as the case may be, in respect of investment under a folio.
2. Investors who desire to make nomination in respect of multiple nominees should fill the Multiple Nomination Form available on our website www.unionmf.com. If no percentages are mentioned, nomination will be done equally for all the nominees.
3. Where a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
4. **Nomination shall be mandatory for new folios / accounts opened by individuals. Even those investors who do not wish to nominate must separately confirm their non-intention to nominate. Investors are requested to note that applications for new folios / accounts for individuals without nomination and applications without separate confirmation from investors who do not wish to nominate are liable to be rejected.**
5. Every new nomination for a folio will overwrite the existing nomination.
6. Nomination can be made only by investors who opt for allotment in physical form (non demat form). In case the units are held in demat form, the nomination details as recorded with the depository account will be applicable.
7. The nomination may be only by individual's applying for/holding units on their own behalf, singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of HUF, holder of POA cannot nominate. Nomination is also not allowed in a folio held on behalf of a minor.
8. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. However, in such cases, the Unitholder cannot be the guardian of the nominated minor. If no Guardian is provided, nomination of minor will be invalid. Nomination can also be in favour of the Central Government, State Government and a local authority, any person designated by virtue of his office or a religious or charitable trust.
9. The Nominee shall not be a trust (other than a religious or charitable trust), Society, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family or a Power of Attorney Holder.
10. A Non-Resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
11. Transfer of units in favour of a nominee shall be valid discharge by the AMC against the legal heir.
12. The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Further, nomination in respect of the units stands rescinded upon the transfer of units.
13. The rights in the units will vest in the nominee(s) only upon the death of all unit holders.
14. The applicant(s) / investor(s) by signing this nomination form is / are deemed to have read and understood the provisions of Regulation 29A of the SEBI (Mutual Funds) Regulations, 1996, read with SEBI Circular dated February 16, 2004 and/or any amendments thereto or any rules / regulations framed in pursuance thereof governing the nomination facility and agree/s to be bound by the same.
15. The Nomination facility extended under the scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment / transfer to the Nominee(s). Transfer of Units / payment to the nominee(s) of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his / her / their successors / legal heirs.

I. OTHER FACILITIES / E-MAIL COMMUNICATION.

1. Account statements/ Consolidated Account Statement, newsletters, Annual Reports/ abridged summary thereof and other kinds of communication will be sent only through e-mail instead of physical, for investors who have provided their e-mail address on the application forms. However, in case the investors wish to get the hard copy of these documents, they are requested to specifically indicate their preference in the application forms or send an e-mail to investorcare@unionmf.com or contact the customer service centre.
2. It is deemed that the unit holder is aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.

J. DEDUCTION OF TRANSACTION CHARGE FOR INVESTMENTS THROUGH EMPANELLED DISTRIBUTORS OF THE FUND:

In accordance with the terms of SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 and SEBI Circular No. Cir/ IMD/ DF/21/ 2012 dated September 13, 2012 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor (who have specifically opted-in to receive the transaction charges) as under:

- **First Time Mutual Fund Investor (across Mutual Funds):**
Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.
- **Investor other than First Time Mutual Fund Investor:**
Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the existing investor and the balance shall be invested.

It may be noted that the transaction charges shall be subject to the following:

- o Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in 4 equal installments commencing from the second SIP installment.
- o Distributors shall be able to choose to “opt in” OR “opt out” of charging the transaction charge. However, the option exercised by the Distributor is required to be at distributor level and may be based on type of the product but not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.
- o Transaction charges shall not be deducted for (i) purchases/ subscriptions made directly with the Fund (i.e. not through any distributor); (ii) purchase/subscriptions below ₹ 10,000/- and (iii) transactions other than purchases/ subscriptions relating to new inflows.

It may be further noted that the transaction charges are in addition to the existing system of commission permissible to the Distributors. It is further clarified that pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

K. DECLARATION AND SIGNATURE(S)

1. Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
2. Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/ her official seal.
3. Applications by minors should be signed by their guardians.
4. In case of an HUF, the Karta should sign on behalf of the HUF.
5. If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted with the application, which will be returned after verification. The PoA document must contain the signatures of both the applicant and the constituted Attorney. If the PoA is not submitted with the application, the application form will be rejected.
6. In case of non-individual investors, a list of authorised signatories should be submitted along with application form or in case of any change in the authorised signatories list; the AMC/ Registrar must be notified within 7 days.
7. **Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the application form.**

L. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIN, it is mandatory to state the Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/ declaration stating that the transaction is an “execution-only” transaction, mentioned below the box/ space provided for the ARN Number/ EUIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

M. Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS) Details and Terms & Conditions: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-Tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with FIs or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are a tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach it to this form.

N. TRANSACTIONS THROUGH MUTUAL FUND DISTRIBUTORS (STOCK EXCHANGE PLATFORM)

Investors may note that, SEBI vide its Circulars no. CIR/MRD/DSA/32/2013 dated October 4, 2013 and CIR/MRD/DSA/33/2014 dated December 9, 2014, permitted Mutual Fund Distributors to use recognized Stock Exchange infrastructure to purchase/ redeem units directly from Mutual Fund/Asset Management Companies on behalf of their clients. Accordingly, Mutual Fund Distributors registered with the Association of Mutual Funds in India (AMFI) and who have been permitted by NSE, are eligible to use “**NSE Mutual Fund Platform II (NMF II)**” which is an online Mutual fund Platform of National Stock Exchange of India Ltd. (“NSE”) to purchase and/or redeem units of the schemes in physical (non-demat) mode and/or demat (electronic) mode. For further details please refer the SID of this Scheme.

O. AUTO SWITCH ON MATURITY

Investors are requested to carefully read the provisions with regard to “Auto Switch of Redemption Proceeds of Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days) on maturity” under the heading “Applicable NAV” of the KIM. Further, the provisions are also provided in the SID of the Scheme.

P. LEVY OF STAMP DUTY ON APPLICABLE MUTUAL FUND TRANSACTION

Investors/ Unit holders of all Schemes of Union Mutual Fund are requested to note that, pursuant to Part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications including Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in, Reinvestment of Income Distribution cum Capital Withdrawal) with effect from July 1, 2020. For further details in relation to levy of stamp duty, investors are requested to refer the SID of respective scheme.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

[To be submitted to Self Certified Syndicate Bank (SCSB)]

NFO OPENS ON : MARCH 21, 2023 CLOSES ON : MARCH 28, 2023

Union Fixed Maturity Plan (FMP) – Series 13 (1114 days)

(A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.)



(Please read the Scheme Information Document/Key Information Memorandum/ Statement of Additional Information and instructions carefully before filling up this form.)

Date ASBA Application No.

DISTRIBUTOR INFORMATION			FOR OFFICE USE ONLY			
Name and ARN	Sub-Broker Code/ ARN/ Branch Code	EUIIN* (Refer instruction No. 14 of instructions)	SCSB	SCSB IFSC Code	Syndicate Member Stamp & Code	SCSB Branch Sr. No.
			Name & Code	11 digit Code	Name & Code	
<input type="checkbox"/> *I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.						
Signature Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory		Signature Second Applicant/ POA/ Authorised Signatory		Signature Third Applicant/ POA/ Authorised Signatory		

1. Folio No. (If you have an existing Folio No., please mention the No. here) _____

2. APPLICANT INFORMATION [Please tick (✓)] (Name should be as available in demat account)

NAME OF FIRST / SOLE APPLICANT Mr. Ms.

PAN OF FIRST APPLICANT _____

3. INVESTMENT DETAILS [Please tick (✓)]

Union Fixed Maturity Plan (FMP) – Series 13 (1114 days)	Plan	<input type="radio"/> Regular <input type="radio"/> Direct	Option	<input type="radio"/> Growth <input type="radio"/> IDCW
	Sub Option	<input type="radio"/> Payout of IDCW	(Default option/sub option will be applied incase of no information, ambiguity or discrepancy)	
Sub Option/ Facility _____				

DEMAT ACCOUNT DETAILS

National Securities Depository Limited (NSDL)		Central Depository Services (India) Limited CDSL	
Depository Participant (DP) Name		Depository Participant (DP) Name	
DP ID No:		DP ID No:	
Beneficiary Account Number		(16 digit Beneficiary Account No to be mentioned above)	

It may be noted that the combination/ sequence of names and mode of holding in the application form must match exactly with the account held with the Depository participant.

4. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS [Please tick (✓)] (Bank account should be in the name of first applicant only)

Bank Account No	Account Type [Please shade (●)]	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR
Bank Name		
Branch Name	Bank City	
Total Amount to be blocked ₹ (Figures)		
₹ (words)		

5. CONTACT DETAILS OF THE FIRST APPLICANT/GUARDIAN/CORPORATE

Mobile No.	E-mail
Tel. (Off.) Country/ Area code	Tel. (Res.) Country/ Area code Fax Country/ Area code

I/ we wish to receive the Account Statement, Annual Report or Abridged Report, Consolidated Account Statement and other statutory documents in Physical E-mail

6. UNDERTAKING BY ASBA INVESTOR & SIGNATURE

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the subscription of Units of the Scheme, to the extent mentioned above in the "SCSB/ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Union Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Union Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Union Mutual Fund or Union Asset Management Company Private Limited, or Union Trustee Company Private Limited or SCSB or Sponsor shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

7. DECLARATION AND SIGNATURES

1. I/We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the scheme related documents, the T & C and policies on the AMC's website and hereby apply for Units of the Scheme. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC) and its empanelled broker(s) have not given me/ us any indicative portfolio and indicative yield, in any manner whatsoever. I/ We hereby confirm that at the time of investment, I/ we have the express authority to invest in units of the Scheme and the AMC/ Trustee/ Mutual Fund/ Sponsor will not be responsible if such investment is ultravires the relevant constitution.

2. I/ We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FATCA & CRS T & C and hereby accept the same. I/ We also undertake to keep you promptly informed in writing about any changes/ modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/ tax authorities. I/ We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered Intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) of close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/ tax authorities.

Applicable to Micro Investments only: I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹50,000 in a year.
Applicable to NRIs only: I/We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/ FCNR account(s).
Important alert: Incase there is any change to your KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the point of service of any KYC Registration Agency.

Signature of Bank Account Holder	Signature of Bank Account Holder	Signature of Bank Account Holder
----------------------------------	----------------------------------	----------------------------------

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form) ASBA Application No.

Union Fixed Maturity Plan (FMP) – Series 13 (1114 days)

(A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.)

NFO OPENS ON : MARCH 21, 2023 CLOSES ON : MARCH 28, 2023

Plan	<input type="radio"/> Regular <input type="radio"/> Direct	Option	<input type="radio"/> Growth <input type="radio"/> IDCW	Sub Option	<input type="radio"/> IDCW Pay Out
Received from Mr./Ms: _____					
Address _____					
SCSB Account Details			Account Number		
Bank Name		Branch Name			
Total Amount to be blocked ₹ (Figures) _____					
Total Amount to be blocked ₹ (words) _____					

Date: / /



SCSB Receipt
Signature Stamp and Date

ASBA Forms should be submitted only with an authorized branch of designated SCSBs. Copy of acknowledgement receipt of the ASBA form issued by SCSB should be submitted with the NFO form to Union Mutual Fund or its Registrar, CAMS.

INSTRUCTIONS FOR FILLING ASBA FORM

1. Please visit www.sebi.gov.in/pmd/scsb.html or www.nseindia.com for list of currently available Self Certified Syndicate Banks (SCSB) offering ASBA facility with their designated branches.
2. The investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB. Investors should check with their bank branch to confirm whether the branch is offering ASBA facility.
3. Investors shall ensure that the Bank Account number in the ASBA Form is correct and funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
4. ASBA Application Form will not be accepted by any of the offices of Union Mutual Fund or its Registrar & Transfer Agent, i.e. Computer Age Management Services Ltd.
5. Upon submission of an ASBA Form with the SCSB, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
6. The SCSBs shall block the subscription money based on the authorisation given by the account holder in the ASBA Form. The subscription money shall remain blocked in the bank account till allotment of units under the scheme or till rejection of the application, as the case may be.
7. If the bank account specified in the ASBA Form does not have sufficient credit balance to meet the subscription money, the ASBA Form shall be rejected by the SCSB.
8. The ASBA Form should not be accompanied by cheque or other mode of payment, other than authorisation to block subscription amount in the bank account.
9. During the processing of the NFO application, if the application is found to be incomplete or incorrect, the SCSB will be informed on the same who shall then unblock the investor account with appropriate remarks in the investor account.
10. On the closure date of the NFO, the ASBA Form should be submitted to the SCSBs before 3.00 p.m. or such other time as may be decided by respective SCSBs.
11. Union Mutual Fund or its' Registrar, CAMS shall not be liable for any negligence or mistake committed by the SCSBs.
12. Investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to Union Mutual Fund or any of its official point of acceptance.
13. All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving complete details such as name & address of the applicant, number of units applied for, counterfoil or the application reference given by the SCSBs, amount paid on application and the collection centre of the SCSB where the application form was submitted. If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent, M/s. Computer Age Management Services Limited (CAMS), Chennai, with a copy to Union Asset Management Co. Pvt. Ltd.

14. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIN, it is mandatory to state the Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/space provided for the ARN Number/ EUIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

15. Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the ASBA Form.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:

Computer Age Management Services Ltd.,

Unit: Union Mutual Fund

158, Rayala Tower 1, 1st Floor, Anna Salai, Chennai - 600002.

Email: enq_uk@camsonline.com | **Website:** www.camsonline.com



Union Asset Management Company Pvt. Ltd.

Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059

Toll Free : 1800 200 2268/1800 572 2268 | **Tel No. :** 022 67483333

Website: www.unionmf.com | **Email :** investorcare@unionmf.com

Give a missed call from your registered mobile number on 08010421326 and get an Account Statement via SMS.

Know Your Customer (KYC) Application Form | Individual

Important Instructions:

- | | |
|---|--|
| <p>A. Fields marked with "*" are mandatory fields.</p> <p>B. Tick "✓" wherever applicable.</p> <p>C. Please fill the form in English and BLOCK letters.</p> <p>D. Please fill the date in DD-MM-YY format.</p> <p>E. For particular section update, please tick (✓) in the box section number and strike off the sections not required to be updated.</p> | <p>F. Please read section wise detailed guide</p> <p>G. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.</p> <p>H. List of two character ISO 3166 country codes is available at the end.</p> <p>I. KYC number of applicant is mandatory for update application.</p> <p>J. The "OTP based E-KYC" check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode</p> |
|---|--|

For office use only (To be filled by financial institution)	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update	
	KYC Number	(Mandatory for KYC update request)
	Account Type*	<input type="checkbox"/> Normal <input type="checkbox"/> Minor <input type="checkbox"/> Aadhaar OTP based E-KYC (in non-face to face mode)

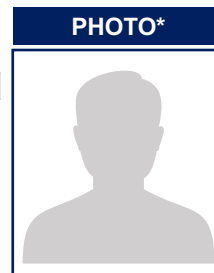
1. Personal Details (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				
Date of Birth*	DD - MM -	YYYY		
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender	
PAN*			<input type="checkbox"/> FORM 60 furnished	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others – Country _____		Country Code <input type="text"/>
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin

2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction B at the end)

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- | | | | |
|--|---|-----------------------------|----------------|
| <input type="checkbox"/> A-Passport Number | <input type="text"/> | Passport Expiry Date | DD - MM - YYYY |
| <input type="checkbox"/> B-Voter ID Card | <input type="text"/> | | |
| <input type="checkbox"/> C-Driving Licence | <input type="text"/> | Driving Licence Expiry Date | DD - MM - YYYY |
| <input type="checkbox"/> D-NREGA Job Card | <input type="text"/> | | |
| <input type="checkbox"/> E-National Population Register Letter | <input type="text"/> | | |
| <input type="checkbox"/> F-Proof of Possession of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |
| II <input type="checkbox"/> E-KYC Authentication | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |
| III <input type="checkbox"/> Offline verification of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |



Signature /Thumb Impression
across photo without covering
the face

Address [For other than resident Individual, please mention Overseas Address]

Line 1*	<input type="text"/>		
Line 2	<input type="text"/>		
Line 3	<input type="text"/>		City/Town/Village* <input type="text"/>
District*	Pin/Post Code* <input type="text"/>	State/U.T Code* <input type="text"/>	ISO 3166 Country Code* <input type="text"/>

3. CURRENT ADDRESS DETAILS (Please refer instruction B at the end)

- Same as above mentioned address (In such cases address details as below need not be provided)
- I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- | | |
|--|---|
| <input type="checkbox"/> A-Passport Number | <input type="text"/> |
| <input type="checkbox"/> B-Voter ID Card | <input type="text"/> |
| <input type="checkbox"/> C-Driving Licence | <input type="text"/> |
| <input type="checkbox"/> D-NREGA Job Card | <input type="text"/> |
| <input type="checkbox"/> E-National Population Register Letter | <input type="text"/> |
| <input type="checkbox"/> F-Proof of Possession of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |
| II <input type="checkbox"/> E-KYC Authentication | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |
| III <input type="checkbox"/> Offline verification of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |
| IV <input type="checkbox"/> Deemed Proof of Address – Document Type code | <input type="text"/> |

Address

Line 1*	<input type="text"/>		
Line 2	<input type="text"/>		
Line 3	<input type="text"/>		City/Town/Village* <input type="text"/>
District*	Pin/Post Code* <input type="text"/>	State/U.T Code* <input type="text"/>	ISO 3166 Country Code* <input type="text"/>

4. Contact Details (All communications will be sent to Mobile number/Email-ID provided including for validation purpose) (Please refer instruction C at the end)

Tel. (Off) - Tel. (Res) - Mobile* -

Email ID*

**mandatory and subject to validation, hence provide the valid information in legible manner*

5. Remarks (If any)

6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge/belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address and to download the information from CKYCR
- I am providing the consent to MF/RTA/SEBI registered intermediary to share this KYC data / applicable Aadhaar XML data with KRA and share the data to other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature/Thumb Impression]

Date: - -

Place:

Signature/Thumb Impression of Applicant

7. Attestation / For Office Use only

Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification Digital KYC Process
 Equivalent e-document Video Based KYC

KYC documents verification carried out by

Date: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

In-Person Verification (IPV) carried out by

Date: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

[Institution Stamp]

Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
2. PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II is to be selected.
5. In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

C. Clarification / Guidelines on filling 'Contact details' section

1. Email/Mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
3. Do not add '0' in the beginning of Mobile number.

D. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person, if available.

E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

F. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

G. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascensino and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

CAMS Customer Service Centres / CAMS Transaction Points: (For all Schemes)

• **Agartala** - Nibedita, 1st floor, JB Road, Palace Compound, Near Babuana Tea and Snacks, Agartala, Tripura - 799001. • **Agra** - No. 8, II Floor Maruti Tower Sanjay Place Agra Uttar Pradesh - 282002. • **Ahmedabad** - 111-113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380 006. • **Ahmednagar** - Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opposite Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. • **Ajmer** - AMC No. 423/30 Near Church Brahampuri, Opp T B Hospital Jaipur Road Ajmer Rajasthan - 305001. • **Akola** - Opp. RLT Science College Civil Lines Akola Maharashtra - 444001. • **Aligarh** - City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttar Pradesh - 202001. • **Allahabad** - 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad Uttar Pradesh - 211001. • **Alleppey** - Doctor's Tower Building Door No. 14/2562, 1st floor North of Iorn Bridge, Near Hotel Arcadia Regency Alleppey Kerala - 688011. • **Alwar** - 256A, Scheme No:1, Arya Nagar Alwar Rajasthan - 301001. • **Amaravati** - 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies Amaravati Maharashtra - 444601. • **Ambala** - Opposite PEER Bal Bhavan Road Ambala Haryana - 134003. • **Amritsar** - 3rd Floor Bearing Unit no-313, Mukut House, Amritsar - 143001, Punjab. • **Anand** - 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwan Chambers Anand Gujarat - 388001. • **Anantapur** - AGVR Arcade, 2nd Floor, Plot No.37 (Part), Layout No.466/79, Near Canara Bank, Sangameshwar, Anantapur - 515 001. • **Andheri** - 351, Icon, 501, 5 Floor, Western Express Highway, Andheri - East, Mumbai - 400069. • **Ankleshwar** - Shop No - F -56 First Floor, Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar-Bharuch Gujarat - 393002. • **Asansol** - Block - G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol West Bengal - 713303. • **Aurangabad** - 2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad, Maharashtra - 431001. • **Balasure** - B C Sen Road Balasure Orissa - 756001. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensan Road (Next to Manipal Centre) Bangalore Karnataka - 560 042. • **Bangalore** - 1st Floor 17/1,-(272) 12th Cross Road, Wilson Garden, Bangalore - 560027. • **Bareilly** - F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001. • **Basti** - Office no 3, Ist Floor Jamia Shopping Complex ,(Opposite Pandey School) Station Road Basti Uttar Pradesh - 272002. • **Belgaum** - Classic Complex, Block no. 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum, Karnataka - 590 006. • **Ballari** - 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102, Karnataka. • **Berhampur** - Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur, Odisha - 760 002. • **Bhagalpur** - Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812001. • **Bharuch (parent: Ankleshwar TP)** - A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. • **Bhatinda** - 2907 GH,GT Road Near Zila Parishad Bhatinda Punjab - 151001. • **Bhavnagar** - 501 - 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364001. • **Bhilai** - First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, Dist. Durg, PIN - 490020. • **Bhilwara** - Shope No 211 - 213, Indrapartha tower Second floor Shyam ki sabji mandi Near Mukharji garden Bhilwara Rajasthan - 311001. • **Bhopal** - Plot no 10, 2nd Floor Alankar Complex Near ICICI Bank MP Nagar, Zone II Bhopal Madhya Pradesh - 462011. • **Bhubaneswar** - Plot No - 501/1741/1846, Premises No-203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar - 751001. • **Bhuj** - Office no. 4-5, first floor, RTO Relocation Commercial Complex -B, opposite Fire Station, near RTO Circle, Bhuj - Kutch, 370001. • **Bhusawal (Parent: Jalgaon TP)** - 3, Adelade Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal Maharashtra - 425201. • **Bikaner** - Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, Rajasthan - 334 001. • **Bilaspur** - Shop No. B - 104, First Floor, Narayan Plaza, Link Road Bilaspur, Chattisgarh - 495001. • **Bohorampur** - No.107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742103. • **Bokaro** - Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City Bokaro Jharkhand - 827004. • **Borivali** - 501 - Tiara Chambers, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092. • **Burdwan** - 399 G T Road, Basement of Talk of the Town, Burdwan, West Bengal - 713 101. • **Kozhikode (Calicut)** - 29/97G, 2nd Floor, S.A Arcade, Mavoor Road, Arayidathupalam, Kozhikode - Kerala - 673016. • **Chandigarh** - Deepak Tower SCO 154-155, 1st Floor Sector 17-C Chandigarh Punjab - 160 017. • **Chennai** - Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai Tamil Nadu - 600 034. • **Chennai** - No.158, Rayala Tower-1, Anna Salai, Chennai - 600 002. • **Chhindwara** - 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. • **Chittorgarh** - 3 Ashok Nagar Near Heera Vatika Chittorgarh Rajasthan - 312001. • **Cochin** - Modayil, Door No.- 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin, Kerala - 682 016. • **Coimbatore** - No. 1334, Thadagam Road, Thirumoorthy Layout, R. S. Puram, Behind Venkteswara Bakery, Coimbatore - 641 002. • **Cuttack** - Near Indian Overseas Bank Cantonment Road Mata Math Cuttack Orissa - 753001. • **Darbhanga** - Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga, Bihar -846001. • **Davenegere** - 13, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Devenegere Karnataka - 577002. • **Dehradun** - 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun Uttaranchal - 248001. • **Deoghar** - S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town Deoghar Jharkhand - 814112. • **Dhanbad** - Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad Jharkhand - 826001. • **Dharmapuri** - 16A/63A, Pidamaneri Road Near Indoor Stadium Dharmapuri Tamil Nadu - 636 701. • **Dhule** - House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra - 424 001. • **Durgapur** - Plot No 3601, Nazrul Sarani City Centre, Durgapur, West Bengal - 713216. • **Erode** - 197, Seshaiyer Complex Agraharam Street Erode Tamil Nadu - 638001. • **Faizabad** - 1/13/196, A, Civil lines, behind Triupati Hotel, Faizabad Uttar Pradesh - 224001. • **Faridhabad** - B-49, Ist Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad Haryana - 121001. • **Gandhidham** - Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. • **Gandhi Nagar** - No.507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasas, Gandhinagar, Gujarat - 382421. • **Ghaziabad** - First Floor C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad, Uttar Pradesh, Pin-201002. • **Goa** - Office no 103, 1st floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403 001. • **Gondal (Parent Rajkot)** - A/177, Kailash Complex Opp. Khedut Decor Gondal Gujarat - 360 311. • **Gorakhpur** - Shop No. 5 & 6, 3rd Floor, The Mall, Cross Road A. D. Tiraha, Bank Road, Gorakhpur - 273001. • **Gulbarga** - Pal Complex, Ist Floor Opp. City Bus Stop, Super Market Gulbarga Karnataka - 585 101. • **Guntur** - D No 31-13-1158, 1st Floor, 13/1 Arundalpet, Ward No.6, Guntur - 522002. • **Gurgaon** - Unit no-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001, Haryana. • **Guwahati** - Piyali Phukan Road, K. C. Path, House No - 1, Rehbari, Guwahati, Assam - 781008. • **Gwalior** - G-6 Global Apartment Kailash Vihar Colony Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh - 474002. • **Haldia** - J.L. No. 126, Basudevpur Mouza, Haldia Municipality, Ward No 10, Durgachak, Haldia, District Purba Medinipur, West Bengal - 721602. • **Haldwani** - Durga City Centre Nainital Road Haldwani Uttarakhnad - 263139. • **Haridwar** - F -3, Hotel Shaurya, New Model Colony, Haridwar - 249408. • **Hazaribag** - Municipal Market Annanda Chowk Hazaribagh Jharkhand - 825301. • **Himmatnagar** - D-78 First Floor New Durga Bazar Near Railway Crossing Himmatnagar Gujarat - 383 001. • **Hisar** - 12, Opp. Bank of Baroda Red Square Market Hisar Haryana - 125001. • **Hooghly** - 47/S//1 Raja Rammoan Roy Sarani, Serampore, Dist Hooghly, Hooghly - 712203. • **Hoshiarpur** - Near Archies Gallery Shimla Pahari Chowk Hoshiarpur Punjab - 146 001. • **Hosur** - 25/204, Attibele Road HCF Post, Mathigiri Above Time Kids School, Opposite to Kutys Frozen Foods, Hosur - 635 110. • **Hubli** - No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road Hubli Karnataka - 580 029. • **Hyderabad** - 208, II Floor Jade Arcade Paradise Circle Secunderabad Andhra Pradesh - 500 003. • **Indore** - 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp. Greenpark Indore Madhya Pradesh - 452 001. • **Jabalpur** - 8, Ground Floor, Datt Towers Behind Commercial Automobiles Napier Town Jabalpur Madhya Pradesh - 482001. • **Jaipur** - R-7, Yudhisthir Marg , C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001. • **Jalgaon** - Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon Maharashtra - 425001. • **Jalna** - Shop No 6, Ground Floor Anand Plaza Complex Bharat Nagar, Shivaji Putla Road Jalna Maharashtra - 431 203. • **Jammu** - JRDS Heights Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu J & K - 180004. • **Jamnagar** - 207, Manek Centre, P. N. Marg, Jamnagar, Gujarat - 361 001. • **Janakpuri** - Office Number 112, 1 Floor Mahatta Tower, B Block Community Centre, Janakpuri - 110058, New Delhi. • **Jamshedpur** - Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur Jharkhand - 831001. • **Jaunpur** - 248, Fort Road, Near AMBER HOTEL, Jaunpur, Uttar Pradesh - 222001. • **Jhansi** - 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • **Jodhpur** - 1/5, Nirmal Tower Ist Chopasani Road Jodhpur Rajasthan - 342003. • **Junagadh** - Aastha Plus, 202 - A, 2nd Floor, Sardarbag Road, Nr. AlkapuriOpp, Zansi Rani Statue, Junagadh - 362001. • **Kadapa** - Bandi Subbaramaiah Complex D.No:3/1718, Shop No: 8 Raja Reddy Street Kadapa Andhra Pradesh - 516 001. • **Kakinada** - D No-25-4-29, 1 floor, Kommireddy vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001. • **Kalyan** - Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Chatrapati Shivaji Maharaj Chowk, Opposite Kalyan Dombivli Municipal Corporation (KDMC), Kalyan (West), Thane - 421 301. • **Kalyani** - A - 1/50, Block - A, Dist Nadia Kalyani West Bengal - 741235. • **Kannur** - Room No.14/435 Casa Marina Shopping Centre Talap Kannur Kerala - 670004. • **Kanpur** - I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur Uttar Pradesh - 208 001. • **Karimnagar** - HNo.7-1-257, Upstairs S B H Mangammathota Karimnagar Andhra Pradesh - 505 001. • **Karnal (Parent :Panipat TP)** - 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. • **Karur** - 126 G, V.P.Towers, Kovai Road Basement of Axis Bank Karur Tamil Nadu - 639002. • **Katni** - 1st Floor, Gurunanak Dharmakanta Jabalpur Road BARGAWAN Katni Madhya Pradesh - 483 501. • **Khammam** - Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyrva Road, Near Babura Petro Bunk, Khammam Andhra Pradesh - 507 001. • **Kharagpur** - "Silver Palace", OT Road, Inda - Kharagpur, 301G.P-Barakola, P.S - Kharagpur Local, West Bengal - 721 305. • **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416001. • **Kolkata** - Kankaria Centre, 2/1, Russell Street, (2ndFloor), Kolkata - 700071. • **Kolkata-CC** - 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata - 700 001. • **Kollam** - Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. • **Korba** - KH. No. 183/2G, Opposite Hotel Blue Diamond, T.P. Nagar, Korba - 495677. • **Kota** - B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota Rajasthan - 324007. • **Kottayam** - 1307 B, Puthenparambil Building KSCAS Road, Opp. ESIC office Behind Malayala Manorama Muttambalam P O Kottayam - 686501. • **Kukatpally** - No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072. • **Kumbakonam** - 28/8, 1st Floor, Balakrishna Colony Pachaiaappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. • **Kurnool** - Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh - 518001. • **Lucknow** - Office No. 107, 1st Floor, Vaishali Arcade

Building, Plot No. 11, 6 Park Road, Lucknow - 226001. • **Ludhiana** - U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana Punjab - 141 002. • **Madurai** - Shop No. 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai, Tamil Nadu - 625001. • **Mahabubnagar** - No.1-3-110/A, Opp.harmony Arcade, Near Srinivas Reddy Hospital, Rajendra Nagar, New Town, Mahabubnagar, Telangana - 509001. • **Malda** - Daxhinapan Abasan Opp Lane of Hotel Kalinga SM Pally Malda West Bengal - 732 101. • **Mandi Gobindgarh** - Opposite Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301. • **Mangalore** - No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore Karnataka - 575 003. • **Manipal** - Shop No A-2, Basement floor, Academy Tower Opposite Corporation Bank Manipal Karnataka - 576104. • **Mapusa (Parent ISC : Goa)** - Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Goa Mapusa - 403 507. • **Margao** - F4 - Classic Heritage Near Axis Bank, Opp. BPS Club Pajifond, Margao, Goa - 403 601. • **Mathura** - 159/160 Vikas Bazar Mathura Uttar Pradesh - 281001. • **Meerut** - 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut Uttar Pradesh - 250002. • **Mehsana** - 1st Floor, Subhadra Complex Urban Bank Road Mehnsana Gujarat - 384 002. • **Mirzapur** - First Floor, Canara Bank Building, Dhundi Katra, Mirzapur, Uttarpradesh - 231001. • **Moga** - 9 No. New town, opp. Jaswal Hotel, Daman Building, Punjab, Moga-142001. • **Moradabad** - H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244 001. • **Mumbai** - Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Mumbai** - Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. • **Muzzafarpur** - Brahman toli, Durgasthan Gola Road Muzaffarpur Bihar - 842001. • **Mysore** - No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore, Karnataka - 570009. • **Nadiad (Parent TP: Anand TP)** - F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. • **Nagpur** - 145 Lendra New Ramdaspathi Nagpur Maharashtra - 440 010. • **Namakkal** - 156A/1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road Namakkal Tamil Nadu - 637001. • **Nasik** - 1st Floor, "Shraddha Niketan" Tilak Wadi, Opposite Hotel City Pride, Sharanpur Road, Nasik, Maharashtra - 422 002. • **Navsari** - 214-215, 2nd Floor, Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445. • **Nellore** - 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore Andhra Pradesh - 524001. • **New Delhi** - 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001. • **New Delhi** - Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. • **Nizamabad** - 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad, Andhra Pradesh - 503001. • **Noida** - Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301. • **Ongole** - Shop No.1128, First Floor, 3rd Line, Sri Bapuji Market Complex,Ongole, Andhra Pradesh - 523001. • **Palakkad** - Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001. • **Palanpur** - Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001. • **Panipat** - SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G.T. Road, Panipat, Haryana - 132103. • **Patiala** - 35, New Lal Bagh, opposite Polo Ground, Patiala, 147001. • **Patna** - G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna, Bihar - 800 001. • **Pondicherry** - S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry Pondicherry - 605001. • **Pune** - Vartak Pride , 1st floor, Survy No 46, City Survy No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. • **Rae Bareli** - 17, Anand Nagar Complex Rae Bareli Uttar Pradesh - 229001. • **Raipur** - HIG-C-23, Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492004. • **Rajahmundry** - Door No: 6-2-12, 1st Floor,Rajeswari Nilayam Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar Rajahmundry Andhra Pradesh - 533 101. • **Rajapalayam** - No 59 A/1, Railway Feeder Road Near Railway Station Rajapalayam Tamil Nadu - 626117. • **Rajkot** - Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan Limda Chowk Rajkot Gujarat - 360001. • **Ranchi** - 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal Ranchi Jharkhand - 834001. • **Ratlam** - Dafria & Co 18, Ram Bagh Near Scholar's School Ratlam Madhya Pradesh - 457001. • **Ratnagiri** - Orchid Tower, Ground Floor, Gala no 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Ratnagiri, Dist. Ratnagiri - 415612. • **Rohtak** - SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001. • **Roorkee** - 22 Civil Lines Ground Floor Hotel Krish Residency Roorkee Uttarakhand - 247667. • **Rourkela** - J. B. S. Market Complex,2nd Floor, Udit Nagar Road, Rourkela, Orissa, Rourkela - 769012. • **Sagar** - Opp. Somani Automobiles Bhagwanganj, Sagar Madhya Pradesh - 470 002. • **Saharanpur** - I Floor, Krishna Complex Opp. Hathi Gate Court Road Saharanpur Uttar Pradesh - 247001. • **Salem** - No.2, I Floor Vivekananda Street, New Fairlands Salem Tamil Nadu - 636016. • **Sambalpur** - C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur Orissa - 768001. • **Sangli** - Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli, Maharashtra - 416 416. • **Satara** - 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Satara Maharashtra - 415002. • **Shahjahanpur** - Bijiipura, Near Old Distt Hospital Near Old Distt Hospital Shahjahanpur Uttar Pradesh - 242001. • **Shimla** - I Floor, Opp. Panchayat Bhawan Main gate Bus stand Shimla Himachal Pradesh - 171001. • **Shimoga** - No.65, 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577 201. • **Siliguri** - 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri - 734001. • **Sirsa** - M G Complex Bhawna Marg, Beside Over Bridge, Bansal Cinema Market, Sirsa - 125055. • **Sitapur** - Arya Nagar Near Arya Kanya School Sitapur Uttar Pradesh - 261001. • **Solan** - 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall Solan Himachal Pradesh - 173 212. • **Solapur** - Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth Near Pangal High School Solapur Maharashtra - 413001. • **Sriganganagar** - 18 L Block Sri Ganganagar Rajasthan - 335001. • **Srikakulam** - Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side Nanubala Street Srikakulam Andhra Pradesh - 532 001. • **Sultanpur** - 967, Civil Lines Near Pant Stadium Sultanpur Uttar Pradesh - 228 001. • **Surat** - Shop No-G-5, International Commerce Center, near Kadiwala School, Majura Gate, Ring Road, Surat, 395002. • **Surendranagar** - Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar, Gujarat - 363001. • **Thane** - Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express Way, Thane (West), Maharashtra - 400 601. • **Thiruppur** - 1 (1), Binny Compound, II Street, Kumaran Road Thiruppur Tamil Nadu - 641601. • **Thiruvalla** - 1st Floor, Room No - 61(63), International Shopping Mall, opposite St. Thomas Evangelical Church, above Thomson Bakery, Manjady, Thiruvalla - 689105 • **Tinsukia** - Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia - 786 125, Assam. • **Tirunelveli** - No. F4, Magmem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. • **Tirupathi** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi, Andhra Pradesh - 517 501. • **Trichur** - Room No. 26 & 27 Dee Pee Plaza Kokkalai Thrissur Kerala - 680001. • **Trichy** - No 8, I Floor, 8th Cross West Extn Thillainagar Trichy Tamil Nadu - 620018. • **Trivandrum** - R S Complex Opposite of LIC Building Pattom PO Thiruvananthapuram, Kerala - 695004. • **Tuticorin** - 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu, Tuticorin - 628003. • **Udaipur** - 32, Ahinsapur, Fatehpura Circle, Udaipur - 313001. • **Ujjain** - 109, 1st Floor, Siddhi Vinayaka TradeCentre, Saheed Park, Ujjain, Madhya Pradesh - 456010. • **Vadodara** - 103 Aries Complex BPC Road, Off R.C. Dutt Road Alkapuri Vadodara Gujarat - 390 007. • **Valsad** - 3rd floor Gita Nivas, opp Head Post Office Halar Cross Lane Valsad Gujarat - 396001. • **Vapi** - 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396 195. • **Varanasi** - Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi, Uttar Pradesh - 221 010. • **Vashi** - BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opposite Vashi Railway Station, Vashi, Navi Mumbai, Maharashtra - 400 705. • **Vasco(Parent Goa)** - No DU 8, Upper Ground Floor Behind Techoclean Clinic, Suvridha Complex Near ICICI Bank Vasco da gama Goa - 403802. • **Vellore** - AKT Complex 2nd floor, No 1,3 New Sankaranpalayam Road, Tolgate, Vellore, Tamil Nadu - 632001. • **Vijayawada** - 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada Andhra Pradesh - 520 010. • **Visakhapatnam** - Door No. 47-3-2/2, Flat No GF2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016. • **Warangal** - A.B.K Mall, Near Old Bus Depot road BVSS Mayuri Complex F-7, Ist Floor, Ramnagar Hanamkonda Warangal Andhra Pradesh - 506001. • **Yamuna Nagar** - 124-B/R Model Town Yamunanagar Yamuna Nagar Haryana - 135 001. • **Yavatmal** - Pushpam, Tilakwadi Opp. Dr. Shrotri Hospital Yavatma Maharashtra - 445 001.

Union Mutual Fund - Customer Service Centers and Official Points of Acceptance: (For all Schemes)

• **Ahmedabad**: Union Asset Management Co Pvt Ltd, 907, Shitiratna Building, 9th Floor, Panchvati Circle, C. G. Road, Ahmedabad - 380 006. • **Bangalore**: Union Asset Management Co Pvt Ltd, Unit No. 206, Prestige Meridian-II, No. 30, M.G Road, Bengaluru - 560 001. • **Bhubaneswar**: GBP Business Center, Unit 103-D, 191/A, Kharavela Nagar, Unit 3, Odisha, Bhubaneswar - 751001. • **Chandigarh**: Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin no. - 202, 2nd Floor, Sector 17 - C, Chandigarh - 160 017. • **Chennai**: Union Asset Management Co Pvt Ltd, 206, 2nd floor, Challa mall, 11 & 11A, Sir Theagaraya Road, T. Nagar, Chennai - 600017. • **Guwahati**: Ganpati Enclave, Ground floor, GS Road, Opposite Bora Service Station, Ullubari, Guwahati - 781 007. • **Hyderabad**: Union Asset Management Co Pvt Ltd, 301, Janmabhoomi Bhavan, Janmabhoomi Marg, Fort, Mumbai - 400001. Somajiguda, Hyderabad - 500082. • **Indore**: Union Asset Management Co Pvt Ltd, 320, Milinda Manor, 3rd Floor, 2, RNT Marg, Opposite Central Mall, Indore - 452001. • **Jaipur**: Union Asset Management Co Pvt Ltd, 403, 4th Floor, Ambition Tower, Subhash Marg, Agrasen Circle, C - Scheme, Jaipur - 302 001. • **Kanpur**: Office no. 211, 2nd Floor, Kan-chamber, 14/113, Civil Lines, Kanpur - 208 001. • **Kochi**: Union Asset Management Co Pvt Ltd, M/s. Mayur Business Centre, Palleppady Jn., Chittoor Road, Ernakulam, Ernakulam Village Kochi, PIN: 682 035. • **Kolkata**: Union Asset Management Co Pvt Ltd, 32, Chowringhee Road, OM Tower, 4th Floor, Room No. 401, Kolkata - 700071. • **Lucknow**: Union Asset Management Co Pvt Ltd, 208, 2nd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001. • **Mumbai (Registered Office)**: Union Asset Management Co Pvt Ltd, Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059. • **Mumbai (Fort)**: Union Asset Management Co Pvt Ltd, 301, Janmabhoomi Bhavan, Janmabhoomi Marg, Fort, Mumbai - 400001. • **Nagpur**: Union Asset Management Co Pvt Ltd, Fortune Business Centre, 6, Vasant - Vihar, 1st Floor, W.H.C. Road, Shankar Nagar, Nagpur - 440 010. • **New Delhi**: Union Asset Management Co Pvt Ltd, A Wing, Ground Floor, 27 Statesman House, 148 Barakhamba Road, New Delhi - 110001. • **Pune**: Union Asset Management Co Pvt Ltd, Office No. 4, 2nd Floor, Chanakyapuri Building, Tukaram Paduka Chowk, F C Road, Pune - 411 004. • **Raipur**: Union Asset Management Co Pvt Ltd, 36/127 T. D., 3rd Floor, D.M. Plaza, Chota Para (Pt Bagwati Charan Shukla Ward No. 36), Raipur, Chhattisgarh - 492001. • **Ranchi**: Union Asset Management Co Pvt Ltd, 108, 1st Floor, Satya Ganga Arcade, Lalji Hirji Road, Jharkhand, Ranchi - 834001. • **Varanasi**: Union Asset Management Co Pvt Ltd, Shop No. 9, 10, 11, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi - 221010.