

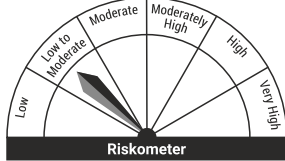
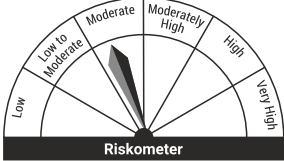
KEY INFORMATION MEMORANDUM



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

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

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

Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of the portfolios for the month ended September 30, 2023.

#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.

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	

*As 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)**. 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 Key Information Memorandum is dated October 31, 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: 022-67483402 • 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 022-67483402
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) 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	<p>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.</p> <p>There is no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>																
Duration / Maturity	<p>The Scheme will have a maturity of 1114 days from the date of allotment including the Date of Allotment.</p> <p>If the maturity date falls on a non business day, then the maturity date shall be the next Business Day.</p>																
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation pattern will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative Asset Allocation (% of net assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Debt Instruments^</td><td>70%</td><td>100%</td><td>Low to medium</td></tr> <tr> <td>Money Market Instruments^</td><td>0%</td><td>30%</td><td>Low to medium</td></tr> </tbody> </table> <p>^The Scheme shall invest only in such securities which mature on or before the maturity of the Scheme.</p> <p>The Scheme does not intend to invest in Securitized Debt.</p> <p>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.</p>			Instruments	Indicative Asset Allocation (% of net assets)		Risk Profile	Minimum	Maximum	Debt Instruments^	70%	100%	Low to medium	Money Market Instruments^	0%	30%	Low to medium
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	<p><u>Investments in Securities Lending</u> – 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.</p> <p>In accordance with Clause 12.24 of SEBI Master Circular for Mutual Funds dated May 19, 2023 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.</p> <p>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.</p> <p>The Scheme does not intend to invest in debt securities with special features as referred in SEBI Circular dated March 10, 2021.</p> <p>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.</p> <p>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.</p> <p>At all times the portfolio will adhere to the overall investment objectives of the Scheme.</p>
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	Please refer the Scheme Information Document (SID) of the Scheme for further details.
Investment Strategy	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>As the Scheme is a close-ended scheme, in accordance with Clause 13.6.2 of SEBI Master Circular for Mutual funds dated May 19, 2023 the following provisions may be noted:</p> <p>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:</p> <p>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).</p>

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	-	-	-	-	-	-	-
<p>Note:</p> <p>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.</p> <p>b. Positive variation in investment towards higher credit rating in the same instrument may be allowed.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>h. Subsequent to the initial portfolio construction, during the tenure of the Scheme, the above allocation may vary due to instances like (i)</p>								

	<p>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.</p> <p>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).</p> <p>Credit Research and Monitoring of Money Market and Debt Instruments:</p> <p>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:</p> <ul style="list-style-type: none"> ✓ Creation and Maintenance of an Investment Universe ✓ In-house credit appraisal ✓ Tier system of monitoring ✓ Exposure Norms
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p><u>Risks associated with investing in Bonds/Fixed Income Securities:</u></p> <p>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.</p> <p>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.</p>

	<p>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.</p> <p>The Scheme may also inter-alia be exposed to Counterparty Risk, Settlement Risk, Basis Risk, Prepayment Risk, Concentration Risk, Timing Risk etc.</p> <p><u>Risks associated with investing in Securities Segment and Tri-Party Repo trade settlement</u></p> <p>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.</p> <p><u>Risk factors associated with Securities Lending</u></p> <p>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</p>
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	<p>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.</p> <p><u>Risks associated with Listing of Units on Stock Exchange(s):</u></p> <p>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:</p> <ul style="list-style-type: none"> • 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
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	<p>confirmations to be received from depository(ies) on which the Mutual Fund has no control.</p> <p><u>Risks associated with Segregated Portfolio</u></p> <p>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:</p> <ul style="list-style-type: none"> • 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 <p>Please Refer to the Scheme Information Document (SID) of the Scheme for complete details.</p>				
<p>Risk Mitigation Strategies</p>	<p>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.</p> <p>Some of the risks and the corresponding risk mitigating strategies are listed below:</p> <table border="1" data-bbox="544 1518 1461 1962"> <thead> <tr> <th data-bbox="544 1518 967 1585">Risk</th><th data-bbox="967 1518 1461 1585">Risk mitigation strategy</th></tr> </thead> <tbody> <tr> <td data-bbox="544 1585 967 1962"> <p>Interest Rate Risk</p> <p>As with all debt securities, changes in interest rates may affect:</p> <p>a) the NAV of the Scheme as the prices of securities generally increase as interest rates decline and generally</p> </td><td data-bbox="967 1585 1461 1962"> <p>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</p> </td></tr> </tbody> </table>	Risk	Risk mitigation strategy	<p>Interest Rate Risk</p> <p>As with all debt securities, changes in interest rates may affect:</p> <p>a) the NAV of the Scheme as the prices of securities generally increase as interest rates decline and generally</p>	<p>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</p>
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<p>Interest Rate Risk</p> <p>As with all debt securities, changes in interest rates may affect:</p> <p>a) the NAV of the Scheme as the prices of securities generally increase as interest rates decline and generally</p>	<p>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</p>				

	<p>decrease as interest rates rise.</p> <p>b) reinvestments.</p>	<p>however, be reduced over the maturity of the Scheme since instruments would be held normally upto their maturities.</p>
	<p>Market Risk</p> <p>Risk arising due to adverse market movements</p>	<p>Endeavour to have a well-diversified portfolio of high quality securities.</p>
	<p>Volatility Risk</p> <p>Risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc.</p>	<p>The scheme will manage volatility risk through diversification.</p>
	<p>Credit Risk</p> <p>Risk that the issuer may default on interest and/or principal payment obligations</p>	<p>Investment universe carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers on an on-going basis.</p>
	<p>Concentration Risk</p> <p>Risk arising due to over exposure to few securities/issuers/sectors</p>	<p>Ensure diversification by investing across the spectrum of securities/issuers/sectors.</p>
	<p>Liquidity Risk</p> <p>Risk associated with saleability of portfolio securities</p>	<p>Control portfolio liquidity at portfolio construction stage.</p>
	<p>Performance Risk</p> <p>Risk arising due to changes in factors affecting debt markets</p>	<p>Endeavour to have a well diversified portfolio of high quality securities with adequate liquidity.</p>
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	<p>Union Fixed Maturity Plan – Series 13 has the following options offered under each of the above mentioned Plans:</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <p>The IDCW option has the following facility:</p> <ul style="list-style-type: none"> • Pay-out of IDCW Option <p>In cases where the investor fails to opt for a particular Option at the time of investment, the default option will be Growth Option.</p>
Listing	<p>The Units of the Scheme are listed on NSE.</p> <p>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</p>

	<p>daily newspapers and also displayed at the Customer Service Centres. All regulatory procedures will be followed in this regard.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Unitholders who wish to trade in units through the Stock Exchanges would be required to have a demat account.</p> <p>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.</p>
<p>Option to hold Units in dematerialised form</p>	<p>The Unit holders are given an Option to hold the units in Physical form (by way of an Account Statement) or Dematerialized ('Demat') form.</p> <p>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</p>

	<p>guidelines/procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p> <p><u>Subscription of units under Dematerialised Mode & allotment thereof:</u></p> <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> ○ In case the applicants do not provide their Demat Account details in the application form; or ○ 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 ○ The mode of holding in the application form does not match exactly with that of the demat mode of holding. <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date.</p> <p>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.</p> <p><u>Redemption of units under Dematerialised Mode:</u></p> <p>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.</p> <p>For further details refer Section III 'Units and Offer' in the SID.</p>
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<p>Applicable NAV</p>	<p>For purchases and switch-ins</p> <p>The Units of the Scheme will not be available for subscription/switch-in after the closure of the New Fund Offer period.</p> <p>For redemptions and switch-outs</p> <p>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.</p> <p>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.”</p> <p>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.</p> <p><u>Investors also have the following switch-out options under the Scheme:</u></p> <p><u>Auto Switch of Redemption Proceeds of Union Fixed Maturity Plan- Series 13 on Maturity:</u></p> <p>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.).</p> <p>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.</p>
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	<p>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'.</p> <p>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.</p> <p><u>Advance Switch of Redemption Proceeds of Union Fixed Maturity Plan - Series 13 on Maturity:</u></p> <p>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.</p> <p>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.</p>
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	For more details in this regard please refer to the SID of the Scheme.		
Minimum Application Amount/Number of Units	Purchase/Switch -in Rs. 5,000 and in multiples of Rs. 1 thereafter	Additional Purchase Post NFO units can be bought only on the Stock Exchange	Repurchase 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 Debt B-III Index. <i>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.</i> Note: The name of the Benchmark of the Scheme has changed from CRISIL Medium Duration Fund BIII Index to CRISIL Medium Duration Debt B-III Index with effect from April 03, 2023. 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 Policy	<p>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.</p> <p>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).</p> <p>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.</p> <p>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.</p>						
Name of the Fund Manager (Co- Fund Managers)	<p>Mr. Devesh Thacker (Fund Manager – Fixed Income) (Managing the Scheme since inception)</p> <p>Mr. Anindya Sarkar (Fund Manager – Fixed Income) (Managing the Scheme since inception)</p>						
Name of the Trustee company	Union Trustee Company Private Limited.						
Performance of the Scheme	<p>The performance of the Scheme as on September 30, 2023 is provided below:</p> <p>a) Union Fixed Maturity Plan – Series 13 - Regular Plan - Growth Option</p> <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)*</th><th>Benchmark Returns (%)*</th></tr><tr><td>Returns for the last 1 year</td><td>-</td><td>-</td></tr></table>	Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*	Returns for the last 1 year	-	-
Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*					
Returns for the last 1 year	-	-					

Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	6.19%	8.11%

#Since inception returns are based on Rs. 10 (initial allotment NAV) invested at inception. (Allotment / Inception Date – March 29, 2023).

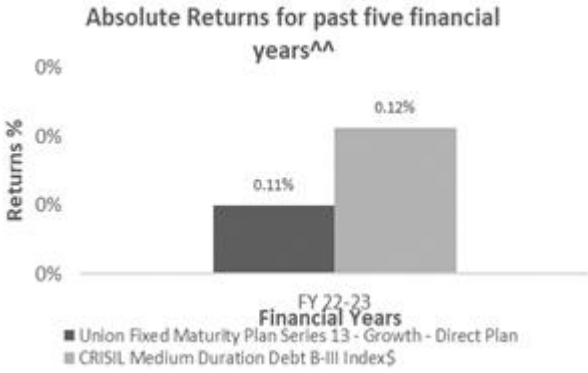


##The Scheme was launched during the financial year 2022 -2023. As the Scheme has completed one financial year on March 31, 2023 from the date of allotment, absolute returns for one financial year have been provided.

b) Union Fixed Maturity Plan – Series 13 - Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception^	6.50%	8.11%

^Since inception returns are based on Rs. 10 (initial allotment NAV) invested at inception. (Allotment / Inception Date – March 29, 2023).

	<p style="text-align: center;">Absolute Returns for past five financial years^{^^}</p>  <p>^{^^}The Scheme was launched during the financial year 2022 -2023. As the Scheme has completed one financial year on March 31, 2023 from the date of allotment, absolute returns for one financial year have been provided.</p> <p>PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.</p> <p>Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year.</p> <p>*The data is as on September 30, 2023. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.</p> <p><i>\$CRISIL Benchmark Disclaimer:</i> 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.</p>
<p>Expenses of the Scheme</p> <p>(i) Load Structure</p>	<p>Continuous Offer</p> <p>Entry Load*: NA</p> <p>Exit Load: Nil**</p> <p>*Note: Clause 8.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023 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</p>

<p>(ii) Recurring Expenses</p>	<p>distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.</p> <p>**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).</p> <p>For further details on Load Structure, refer to the SID of the Scheme.</p> <p>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.</p> <p>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 clause 10.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023, additional expenses of 30 basis points, shall be charged based on inflows only from retail investors from beyond top 30 cities.</p> <p>With reference to SEBI's letter no. SEBI/HO/ IMD/ IMD-SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, a copy of which was forwarded by AMFI vide email no. 35P/ MEM-COR/ 85/ 2022-23 dated March 02, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.</p> <p>The actual expense for the financial year ended March 31, 2023:</p> <ul style="list-style-type: none"> • Direct Plan :0.19% • Regular Plan: 0.49% <p>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.</p> <p>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.</p>
<p>Waiver of Load for Direct Applications</p>	<p>Pursuant to clause 10.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 no entry load will be charged for purchase / additional purchase / switch-in / SIP/ STP transactions accepted by the Fund.</p>

	Therefore, the procedure for waiver of load for direct applications is no longer applicable.	
Transaction Charges to Distributors	<p>In accordance with the terms of clause 10.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023 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:</p> <ul style="list-style-type: none"> ○ First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs.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. ○ Investor other than First Time Mutual Fund Investor: Transaction charge of Rs. 100/- per subscription of Rs. 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. <p>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 Rs. 10,000/- and (iii) transactions other than purchases/ subscriptions relating to new inflows such as Switch/ STP/SWP/Transfer of IDCW etc.</p> <p>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.</p>	
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, 1 st Floor, Anna Salai, Chennai, Tamil Nadu - 600 002. e-mail: eng_uk@camsonline.com	Ms. Leena Johnson Investor Relations Officer, Union Asset Management Company Pvt. Ltd.

		<p>Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400059 Phone: 022-6748 3333, Fax No: 022 – 6748 3402 Toll free no.: 18002002268 / 18005722268 e-mail: investorcare@unionmf.com</p> <p>Investors may also contact any of the Investor Service Centres (ISCs) of the AMC/Registrar for any queries / clarifications/complaints.</p> <p>For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information.</p> <p>The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>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.</p>
<p>Unit Holders' Information</p>		<p>For normal transactions during ongoing sales and repurchase:</p> <p>The Units of the Scheme will not be available for subscriptions/switch in after the closure of NFO period.</p> <p>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.</p> <p>For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.</p> <p>The unit holder may request for a physical account statement by writing/calling the AMC/CSC/R&T.</p> <p>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.</p> <p>Account Statement for demat account holders:</p> <p>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.</p>

	<p>Consolidated Account Statement (CAS):</p> <p><u>Investors who do not hold Demat Account:</u></p> <ul style="list-style-type: none"> • 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. <p><u>Investors who hold Demat Account:</u></p> <ul style="list-style-type: none"> • 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.
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	<ul style="list-style-type: none"> • 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. <p>Notes:</p> <ul style="list-style-type: none"> • 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
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	<p>transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month.</p> <p>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.</p> <ul style="list-style-type: none"> • 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.
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	<p>For further details, please refer the SID of the Scheme.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>
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	<p>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.</p> <p>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 atleast 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.</p> <p>Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark: In accordance with the provisions of clause 17.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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.</p> <p>Further, in accordance with clause 5.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC is required to disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI:</p> <ul style="list-style-type: none"> a. risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and b. risk-o-meter of the Scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed. <p>Additionally, the AMC is also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the</p>
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	<p>portfolio disclosure in terms of clause 5.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023.</p> <p>Disclosure of Potential Risk Class (PRC) Matrix: Pursuant to the provisions of Clause 17.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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.</p> <p>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.</p> <p>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.</p> <p>The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.</p> <p>For further details, please refer the SID of the Scheme.</p>						
<p>Additional Scheme Disclosures</p>	<p>a) Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on September 30, 2023:</p> <p>i. Top 10 holdings by issuer:</p> <table border="1" data-bbox="544 1800 1337 1998"> <thead> <tr> <th>Issuer Name</th><th>% of Net Assets</th></tr> </thead> <tbody> <tr> <td>Government of India</td><td>72.97%</td></tr> <tr> <td>State Government of Gujarat</td><td>21.72%</td></tr> </tbody> </table>	Issuer Name	% of Net Assets	Government of India	72.97%	State Government of Gujarat	21.72%
Issuer Name	% of Net Assets						
Government of India	72.97%						
State Government of Gujarat	21.72%						

	State Government of Maharashtra	2.23%
	Total	96.93%
	ii. Fund allocation towards various sectors^:	
	Sector*	% of Net Assets
	Sovereign	96.93%
	Total	96.93%
<p>^Kindly note that the above sector classification does not include Cash & Cash Equivalents which is 3.07% of the net assets. For the latest monthly portfolio holding, kindly visit our website https://unionmf.com/about-us/downloads/monthly-portfolio</p> <p>b) Portfolio Turnover Ratio of the Scheme: Portfolio Turnover Ratio of the Scheme has not been given as the Scheme is a Close ended Debt Scheme.</p>		
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 or Solution Oriented 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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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 Nathwani Chambers Anand Gujarat - 388001. • **Anantapur** - AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, 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. • **Balasore** - B C Sen Road Balasore Orissa - 756001. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensen 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, 1st 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** - 18/47A, 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, Indraparstha 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, Adelaide 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, Thadagang 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, Belhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga, Bihar - 846001. • **Davenegere** - 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J. Extension Devengere Karnataka - 577002. • **Dehradun** - 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun Uttarakhand - 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, Jammalal 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** - LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad, Haryana - 121002. • **Gandhidham** - Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. • **Gandhinagar** - No.507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasan, 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, 1st 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 Chakkur 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 Gwalior 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 Uttarakhand - 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 Rammohan 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 Kuttys 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 - 431203. • **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 (w.e.f: November 22, 2023: Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, 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, Kommedreddy 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** - H.No.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, Wyra Road, Near Baburao Petrol Bunk, Khammam Andhra Pradesh - 507 001. • **Kharagpur** - "Silver Palace", OT Road, Inda - Kharagpur, 301G.P-Barakola, PS - 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 KSACS Road, Opp. ESIC office Behind Malayala Manorama Muttambalam P O Kottayam - 686501. • **Kukatpally** - No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPBB Colony, Kukatpally, Hyderabad - 500072. • **Kumbakonam** - 28/8, 1st Floor, Balakrishna Colony Pachaiappam Street, Near VVP 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** - H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, 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** - 14-6-674/15(1), Shop No.UG11-2 Maximus Complex, Light House Hill Road, Mangalore, Karnataka - 575 001. • **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, Dhundhi Katra, Mirzapur, Uttarpradesh - 231001. • **Moga** - Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Punjab, Moga - 142 001. • **Moradabad** - H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244 001. • **Mumbai** - Rajabahdur 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 Ramdaspeeth 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** - Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, 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, Survey No 46, City Survey 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 Bhagwangani, 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,Sansark 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** - Bijlipura, 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, Maghem 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 Kakkalai Thrissur Kerala - 680001. • **Trichy** - No 8, I Floor, 8th Cross West Extn Thillainagar Trichy Tamil Nadu - 620018. • **Trivandrum** - TC no: 22/902, 1st - Floor "Blossom" Building, Opposite NSS Karayogam, Sasthamangalam Village P.O Thiruvananthapuram, Kerala - 695010. • **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 Post, 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, Suvudha Complex Near ICICI Bank Vasco da gama Goa - 403802. • **Vellore** - Door No. 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001 • **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, 1st 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. • **Bhubaneshwar**: GBP Business Center, Unit 103-D, 191/A, Kharavela Nagar, Unit 3,Odisha, Bhubaneshwar - 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, 6-3-1085/D/501/A, 5th Floor, Dega Towers, Raj Bhavan Road, 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**: 302-A, 3rd Floor, Satya Ganga Arcade, Lalji Hirji Road,Ranchi, Jharkhand - 834001 • **Varanasi**: Union Asset Management Co Pvt Ltd, Shop No. 9,10,11, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi - 221010.