



**KEY INFORMATION MEMORANDUM
 UNION HYBRID EQUITY FUND
 (An open-ended hybrid scheme investing predominantly in equity and equity related instruments)**

Continuous Offer for Units at NAV based prices (Face Value Rs. 10/- per unit)

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> Long Term Capital Growth and Income Investments predominantly in equity and equity related instruments. The scheme will also invest in debt & money market instruments. 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>	 <p>RISKOMETER CRISIL Hybrid 35+65 Aggressive Index(TRI)#</p>

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

Note: The Scheme riskometers and benchmark riskometers are evaluated on monthly basis and the above riskometers are as per the evaluation of the portfolio data as on September 30, 2022.

#For Benchmark Disclaimer, please refer page no. 22.

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated October 27, 2022.

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.

Free No. 18002002268/18005722268 • Non Toll Free. 022-67483333 • Fax No: 022-67483401 • Website: www.unionmf.com • investorcare@unionmf.com

Name of Trustee Company:

Union Trustee Company Private Limited - Corporate Identity Number (CIN): U65923MH2009PTC198198

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

T +91-22-6748 3333 • F +91-22-6748 3401

Name of Sponsors:

1) Union Bank of India

Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021

2) Dai-ichi Life Holdings, Inc.

13-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100- 8411, Japan

Name of Registrar:

Computer Age Management Services Limited (CAMS)

New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600034

Name of the Scheme	Union Hybrid Equity Fund																				
Type of the Scheme	An open-ended hybrid scheme investing predominantly in equity and equity related instruments.																				
Investment Objective	<p>The investment objective of the Scheme is to achieve long term capital growth and generate income from a portfolio, predominantly of equity and equity related securities. The scheme will also invest in debt & money market instruments.</p> <p>However, there is no assurance that the Investment Objective of the Scheme will be achieved.</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 allocations (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>65%</td> <td>80%</td> <td>High</td> </tr> <tr> <td>Debt and Money Market Instruments</td> <td>20%</td> <td>35%</td> <td>Low to medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0%</td> <td>10%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>Investment in Securitised Debt – Nil. The Scheme does not intend to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating).</p> <p>Investments in Derivatives – upto 50% of the net assets of the scheme.</p> <p>Investments in Securities Lending – upto 20% of its net assets of the scheme (where not more than 5% of the net assets of the scheme will be deployed in securities lending to any single counterparty).</p> <p>In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt derivative positions and units issued by REITs and InvITs will not</p>			Instruments	Indicative allocations (% of net assets)		Risk Profile	Minimum	Maximum	Equity and Equity related instruments	65%	80%	High	Debt and Money Market Instruments	20%	35%	Low to medium	Units issued by REITs and InvITs	0%	10%	Medium to High
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	<p>exceed 100% of the net assets of the Scheme.</p> <p>The scheme does not intend to invest in 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> <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.</p> <p>At all times the portfolio will adhere to the overall investment objective of the scheme.</p> <p>Please refer the Scheme Information Document (SID) of the Scheme for further details.</p>
<p>Investment Strategy</p>	<p>To achieve the investment objective, the Scheme will make investments as per the asset allocation pattern of the Scheme. The Scheme will invest predominantly (atleast 65%) in equity and equity related instruments, which in the opinion of the Fund Manager offer superior risk reward payoff. To pursue its investment objective, the Fund Manager has the discretion to invest in various equity and equity related instruments across market capitalisation, debt and money market instruments and units issued by REITs and InvITs and such other securities as specified, within stipulated limits and by adhering to various norms and regulations.</p> <p>The AMC shall follow a combination of the bottom up and top down approach while making investments under the Scheme. The top down approach shall involve analysis of the macro-economic factors, industry evaluation, benchmark industry allocation, market outlook etc. and shall be used to determine the asset allocation including cash levels and/or the target sector allocation.</p> <p>The investment team shall also scan the market for opportunities and shall evaluate the individual companies on their merits, leading to the bottom-up investment decision.</p> <p>The fund manager shall use derivatives within the permissible limits actively in-addition to hedging and rebalancing the portfolio.</p> <p>The fund manager could also use active cash calls as a means to rebalance or hedge the portfolio upto the permissible limits.</p>

	<p>Investment in Debt and Money Market Instruments will be as per asset allocation pattern mentioned in this document, subject to the investment limits prescribed under the SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.</p> <p>The Scheme may also invest in the units of REITs and InvITs for diversification, subject to conditions prescribed by SEBI from time to time.</p>
<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 investments in Equity and Equity related instruments</u></p> <p>Investments in equity and equity related securities involve a degree of risk and investors should not invest in equity schemes unless they afford to take the risk of losing their investment.</p> <p>Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Volatility in the capital markets, changes in policies of the Government, taxation laws or any other political and economic development may negatively affect the prices of the securities invested in by the Scheme. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The Scheme may inter-alia also may be exposed to the risk arising from over exposure to few securities/issuers/sectors.</p> <p><u>Risks associated with Investments in Fixed Income Securities</u></p> <p>The NAV of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the interest rates due to various factors such as government borrowing, inflation, economic performance etc. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.</p> <p>Investments in Fixed Income securities may inter-alia carry Re-investment Risk, Spread Risk, Credit/Default Risk and Prepayment Risk.</p>

	<p><u>Risks associated with investments in Derivatives</u></p> <p>Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.</p> <p><u>Risks associated with investing in Securities Segment and Tri-party Repo trade settlement:</u></p> <p>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 investments in REITs and InvITs:</u></p> <p>Investment in REITs and InvITs carry Liquidity Risk, Re-investment Risk, Price Risk, Interest Rate Risk, Credit Risk, Regulatory/Legal Risk etc.</p> <p>Please refer the SID for further 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="512 1671 1430 1991"> <thead> <tr> <th data-bbox="512 1671 991 1731">Risk</th> <th data-bbox="991 1671 1430 1731">Risk mitigation strategy</th> </tr> </thead> <tbody> <tr> <td data-bbox="512 1731 991 1991"> <p>Market Risk</p> <p>The scheme is vulnerable to price fluctuations and volatility changes, which could have a material impact on the overall returns of the scheme.</p> </td> <td data-bbox="991 1731 1430 1991"> <p>Endeavour to have a well diversified portfolio of good companies with the ability to use cash/derivatives for hedging.</p> </td> </tr> </tbody> </table>	Risk	Risk mitigation strategy	<p>Market Risk</p> <p>The scheme is vulnerable to price fluctuations and volatility changes, which could have a material impact on the overall returns of the scheme.</p>	<p>Endeavour to have a well diversified portfolio of good companies with the ability to use cash/derivatives for hedging.</p>
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	<p>Business Risk</p> <p>Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations.</p>	<p>Portfolio companies carefully selected to include those with perceived good quality of earnings.</p>
	<p>Derivatives Risk</p> <p>Various inherent risks arising as a consequence of investing in derivatives.</p>	<p>Continuous monitoring of the derivatives positions and strictly adherence to the regulations.</p>
	<p>Concentration Risk</p> <p>Risk arising due to over exposure to few securities/issuers/sectors.</p>	<p>Ensuring 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>Monitor the portfolio liquidity periodically.</p>
	<p>Interest rate risk</p> <p>Security price volatility due to movements in interest rate</p>	<p>Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.</p>
	<p>Credit Risk</p> <p>Risk that the debt 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>Performance Risk</p> <p>Risk arising due to changes in factors affecting markets</p>	<p>Endeavour to have a well diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.</p>
<p>Plans</p>	<p>The Scheme has the following Plans across a common portfolio:</p> <ul style="list-style-type: none"> • 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). Investors subscribing under Direct Plan will have to indicate the Plan against the Scheme name in the 	

application form as “Union Hybrid Equity Fund - Direct Plan”.

- **Regular Plan:** Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor.

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

Default Plan:

The treatment of applications under “Direct”/ “Regular” Plans shall be as follows:

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

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

Options

Union Hybrid Equity Fund has the following options offered under each of the above mentioned Plans:

- **Growth Option:** This option is suitable for investors who are not seeking IDCW but who invest only with the intention of capital appreciation.
- **Income Distribution cum Capital Withdrawal (IDCW) Option:** This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this option, the scheme will endeavour to declare IDCW from time to time. The IDCW shall be dependent on the availability of distributable surplus.

When units are sold, and sale price (Net Asset Value) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to pay IDCW. Investors are requested to note that, under the aforesaid Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.

The Income Distribution cum Capital Withdrawal Option has the following facilities:

- Reinvestment of Income Distribution cum Capital Withdrawal Option
- Pay-out of Income Distribution cum Capital Withdrawal Option
- Transfer of Income Distribution cum Capital Withdrawal Plan

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

If the investor chooses Income Distribution cum Capital Withdrawal Option and fails to mention a Facility then the default Facility will be Reinvestment of Income Distribution cum Capital Withdrawal Option.

If the IDCW payable under the Transfer of Income Distribution cum Capital Withdrawal Plan or Payout of Income Distribution cum Capital Withdrawal Option is equal to or less than Rs. 500 then the IDCW would be compulsorily reinvested in the existing option of the Scheme.

	<p>If an investor opts for Transfer of Income Distribution cum Capital Withdrawal Plan, the investor must meet the minimum balance criterion in the target scheme and in the same folio, else the IDCW will be compulsorily re-invested in the source scheme.</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 No. details of the respective option under the respective Plan can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</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 facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP), are 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>								
<p>Applicable NAV (after the scheme opens for repurchase and sale)</p>	<p>The following cut-off timings shall be observed by the Mutual Fund in respect of a valid application received on any business day at an Official Point of Acceptance of transactions:</p> <p>Subscriptions / Purchases including Switch – ins</p> <table border="1" data-bbox="512 1081 1410 1962"> <thead> <tr> <th data-bbox="512 1081 1046 1120">Cut off Time</th> <th data-bbox="1046 1081 1410 1120">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="512 1120 1046 1391">In respect to valid applications received up to 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme before the cut off time and the funds are available for utilization before the cut-off time on the same day</td> <td data-bbox="1046 1120 1410 1391">the closing NAV of the day shall be applicable</td> </tr> <tr> <td data-bbox="512 1391 1046 1693">In respect to valid applications received after 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut off time of the next Business Day</td> <td data-bbox="1046 1391 1410 1693">the closing NAV of the next Business Day shall be applicable.</td> </tr> <tr> <td data-bbox="512 1693 1046 1962">Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day</td> <td data-bbox="1046 1693 1410 1962">the closing NAV of such subsequent Business Day shall be applicable.</td> </tr> </tbody> </table>	Cut off Time	Applicable NAV	In respect to valid applications received up to 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme before the cut off time and the funds are available for utilization before the cut-off time on the same day	the closing NAV of the day shall be applicable	In respect to valid applications received after 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut off time of the next Business Day	the closing NAV of the next Business Day shall be applicable.	Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day	the closing NAV of such subsequent Business Day shall be applicable.
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Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day	the closing NAV of such subsequent Business Day shall be applicable.								

	<p>For allotment of units in respect of purchase in the Scheme/switch-in to the Scheme, it shall be necessary that:</p> <ul style="list-style-type: none"> • Application for purchase/switch-in is received before the applicable cut-off time. • Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in are credited to the bank account of the Scheme before the cut-off time. • The funds are available for utilization by the Scheme before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. • In case of switch-in into the Scheme, the NAV applicability shall be based on the date of pay-out from the switch-out scheme. <p>For systematic investment transactions such as Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs), the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the target scheme irrespective of the SIP/ STP registration date, instalment date and amount of the SIP/ STP.</p> <p>It is clarified that for purchases, if funds are received in advance and the purchase application is received after receipt of funds in the scheme's bank account, then the applicable NAV would be based on the date and time of receipt of the application.</p> <p>Redemptions including Switch – outs</p> <table border="1" data-bbox="512 1285 1410 1458"> <thead> <tr> <th>Cut off Time</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Where the application is received upto 3.00 PM</td> <td>The Closing NAV of the day of receipt of application</td> </tr> <tr> <td>Where application is received after 3.00 PM</td> <td>The Closing NAV of the next business day</td> </tr> </tbody> </table> <p>Applicable NAV in case of Redemptions under dematerialised mode:</p> <p>It may be noted that in case of Redemption of units held in demat mode, the date and time available in the electronic feed from the DP sent to the AMC/Registrar will only be considered for the purpose of determination of Applicable NAV.</p>			Cut off Time	Applicable NAV	Where the application is received upto 3.00 PM	The Closing NAV of the day of receipt of application	Where application is received after 3.00 PM	The Closing NAV of the next business day
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Minimum Application Amount/Number of Units	Purchase Rs. 1,000 and in multiples of Rs. 1 thereafter	Additional Purchase Rs. 1,000 and in multiples of Rs. 1 thereafter	Repurchase Rs. 1000 or the balance in the account of the unitholder, whichever is lower.						

			<p>The redemption request should meet the above minimum redemption amount criteria and should be in multiples of Rs. 1 thereafter.</p> <p>The minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021, as amended from time to time.</p>
Systematic Investment Plan (SIP)	Plan	Frequency	Weekly, Monthly and Quarterly
		Minimum Installment amount	Weekly: Rs. 500 and in multiples of Rs. 1 thereafter Monthly: Rs. 1,000 and in multiples of Rs. 1 thereafter Quarterly: Rs. 5,000 and in multiples of Rs. 1 thereafter
		Minimum SIP period	12 weeks (Weekly), 6 months (Monthly) and 2 Quarters (Quarterly)
		SIP dates*	Any date
		Default SIP day/date	Weekly: Wednesday Monthly and Quarterly: 8 th of every month
		<p>*In case chosen date fall on a non-business day or on a day which is not available in a particular month, the transaction will be effected on the next business day of the Scheme. In case the SIP day/date is not indicated, the default SIP day/date will be Wednesday for weekly frequency and 8th of every month for monthly and quarterly frequency.</p> <p>The SIP date selected by the Investor should fall at least 30 calendar days after the date of the first cheque. For further details, refer the SID of the Scheme.</p> <p>SIP transactions in dematerialised (demat) mode:</p> <p>In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the SID of the scheme and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization of funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday. For further details, refer the SID of the Scheme.</p>	

SIP Top-up Facility:

SIP Top-up Facility provides flexibility to Investors to increase the amount of the SIP instalment by a fixed amount at pre-defined intervals during the tenure of the SIP. The terms and conditions applicable to this Facility are as follows:

1. This facility will allow investors (including existing investors) to opt for Top-up in their SIP, which are routed through electronic mode only.
2. Investors/unit holders subscribing for the Top-up facility are required to submit the request at least 30 days prior to the SIP date. In case the request is not received at least 30 days prior to the SIP date, the Top-up will be applicable from the next effective SIP instalment.
3. The minimum Top-up amount is Rs. 100/- and in multiples of Rs. 100/- thereafter.
4. Default Top-up amount: If the investor does not specify the Top-up amount, the default amount for Top-up will be considered as Rs. 100/- , and the application form shall be processed accordingly.
5. The following frequency options are available for Top-up:

SIP Frequency	Top-up Frequency
Weekly	<ul style="list-style-type: none"> • Half Yearly • Yearly
Monthly	<ul style="list-style-type: none"> • Half Yearly • Yearly
Quarterly	<ul style="list-style-type: none"> • Yearly

If the investor does not specify the Top-up frequency under Weekly or Monthly SIP, the default frequency for Top-up will be Yearly.

6. Half-yearly Top-up: Under this option, the SIP instalment amount shall be increased, by an amount chosen by the Investor, post every 6th (sixth) month (i.e. the 7th month and so on).
7. Yearly Top-up: Under this option, the SIP instalment amount shall be increased, by an amount chosen by the Investor, post every 12th (twelfth) month (i.e. the 13th month and so on).
8. Once enrolled, in case the Investor wants to modify the Top-up details, the investor must cancel the existing SIP Top-up and enroll for

	<p>a new SIP Top-up with the desired Top-up details.</p> <p>9. SIP Top-up will be allowed in case of Micro Investments subject to the condition that total investments including SIP Top-up by the investor does not exceed Rs. 50,000/- in a rolling 12 months period or in a financial year i.e. April to March i.e. the limit on Micro Investments.</p> <p>10. Top-up Cap Amount: Investor has an option to freeze the SIP Top-up amount once it reaches a fixed predefined amount.</p> <p>11. Maximum amount: It is the upper most limit per transaction set by the investor for his registered bank account to be debited through the One Time Mandate (OTM). If the maximum amount set in the OTM is less than the Cap amount, a new OTM needs to be registered with the revised maximum amount. Till the time a revised OTM with change in maximum amount is submitted, the existing maximum amount will be considered as the Top-up Cap amount. Along with new OTM, a revised Top-up form also needs to be submitted with the Top-up Cap amount.</p> <p>12. In case the SIP frequency is perpetual then the investor has to mention the Top-up Cap amount.</p> <p>13. All other terms & conditions applicable for regular SIP Facility will also be applicable to Top-up Facility.</p> <p>14. An illustration to explain the concept of SIP Top-up Facility is given below:</p> <p>If an investor has opted for an SIP of Rs. 2,000 with monthly frequency, and has requested for an SIP Top-up of Rs. 500 with half yearly frequency, then the monthly SIP instalment amount will be Rs. 2,000 for the first six months, and will increase by Rs. 500 post every sixth SIP instalment i.e. in the given case, the SIP instalment amount will be Rs. 2,500 from the seventh instalment to twelfth instalment, Rs. 3,000 from the thirteenth instalment to eighteen installment, and so on.</p> <p>SIP Pause Facility:</p> <p>Under the SIP Pause Facility, the investor has an option to stop the SIP temporarily (at a folio level) for a specified period of time. On the expiry of the specified period, the SIP would re-start automatically.</p> <p>The features, terms and conditions for availing the SIP Pause facility are as follows: -</p>
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1. Under this Facility, the Investor has an option to temporarily stop the SIP for a specified period of time by submitting the form for SIP Pause Facility (available at www.unionmf.com) at any of the Official Points of Acceptance of Union Mutual Fund.
2. The SIP Pause form should be submitted at least 15 days prior to the next SIP date.
3. The SIP Pause facility is available under weekly, monthly and quarterly SIP frequency.
4. The SIP shall restart automatically from the immediate next eligible instalment after the completion of pause period.
5. The SIP Pause facility will allow existing investors to 'Pause' their SIP for a specified period of time. The SIP Pause tenure shall not exceed 12 months.
6. Investors can avail this facility only once in the tenure of the existing SIP.
7. The AMC reserves the right to withdraw/ modify this facility.
8. For further terms and conditions, investors are requested to refer the form for SIP Pause Facility which is available at www.unionmf.com.

Systematic Transfer Plan (STP)

The STP frequencies available under the Scheme are as follows:

Frequency	Cycle Day/ Date*	Default Day/ Date	Minimum Instalment Amount (in Rs.)	Minimum Instalments
Daily	Daily (Only Business Day)	Not applicable	Rs. 100 & in multiples of Rs. 1/- thereafter	6
Weekly	Monday to Friday	Wednesday	Rs. 100 & in multiples of Rs. 1/- thereafter	6

Fortnightly	Every Alternate Wednesday	Every Alternate Wednesday	Rs. 100 & in multiples of Rs. 1/- thereafter	6
Monthly	Any date of the month	8th of the month	Rs. 100 & in multiples of Rs. 1/- thereafter	6
Quarterly	Any date of the month	8th of the month	Rs. 100 & in multiples of Rs. 1/- thereafter	6
Half Yearly	Any date of the month	8th of the month	Rs. 100 & in multiples of Rs. 1/- thereafter	6

*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme.

In case none of the frequencies have been selected then Monthly frequency shall be treated as the Default frequency, and 8th shall be treated as the Default Date.

If the STP end date is not selected by the investor, then the STP will continue till all units are liquidated or withdrawn from the account or pledged or upon the AMC receiving notification of death of the Unit holder.

If the required minimum balance is not available in the transferor scheme for 3 consecutive attempts, the STP registered will be terminated.

A minimum period of 8 days shall be required for registration under STP. In case the required time of 8 calendar days are not met, then the STP will be processed from the next STP cycle.

A request for STP will be treated as a request for redemption from the Transferor scheme and subscription into the selected Transferee

scheme(s), option(s) / plan(s), at the applicable NAV, subject to load and statutory levy, if any.

Investors are requested to note that STP Facility will not be available under demat mode of holding units.

Systematic Transfer Plan (STP) Intello – An Intelligent STP Booster Plan (hereinafter referred to as STP Intello Facility):

STP Intello Facility is a facility wherein unit holder(s) can opt to transfer variable amount(s) from designated open ended Scheme(s) of Union Mutual Fund [hereinafter referred to as “Source Scheme”] to the designated open ended Scheme(s) of Union Mutual Fund [hereinafter referred to as “Target Scheme”] at defined intervals. The Unitholder would be required to provide a Base Instalment Amount that is intended to be transferred to the Target Scheme. The actual amount of transfer to the Target Scheme will be determined on the basis of the Unhedged Equity Portfolio of Union Balanced Advantage Fund, an Open-ended Dynamic Asset Allocation Fund (hereinafter referred to as “UEUBAF”). Based on the UEUBAF and the corresponding multiplier factor, the actual amount of STP will be derived for the Source Scheme and such amount will be transferred to the Target Scheme. This STP amount will change on a monthly basis depending on the UEUBAF.

The Scheme(s) eligible for this facility are as follows:

Source Schemes: Union Liquid Fund, Union Dynamic Bond Fund, Union Corporate Bond Fund, Union Overnight Fund, Union Medium Duration Fund, Union Money Market Fund, Union Arbitrage Fund Union Equity Savings Fund And Union Gilt Fund

Target Schemes: Union Flexi Cap Fund, Union Long Term Equity Fund, Union Small Cap Fund, Union Largecap Fund, Union Value Discovery Fund, Union Focused Fund, Union Large & Midcap Fund, Union Midcap Fund, Union Balanced Advantage Fund, Union Hybrid Equity Fund and Union Retirement Fund

The key features of this Facility are as follows:

- a) The STP Intello frequency will be monthly.
- b) The investor would be required to provide a Base Instalment Amount that is intended to be transferred to the Target Scheme. The minimum Base Instalment Amount for availing this facility shall be Rs. 1,000/- and in multiples of Re.1/- thereafter.
- c) Minimum number of instalments will be 6 instalments.
- d) The UEUBAF as of the month end will be available on the website www.unionmf.com. This data will be uploaded on the website on a monthly basis. The STP transfers for the month

will be based on the levels of UEUBAF for the preceding month end.

- e) To derive the amount of transfer from the Source Scheme to the Target Scheme, the Base Amount selected by the investor shall be multiplied with the Multiplier figure given in the table below depending on the UEUBAF level for the preceding month end.

Example 1: If the UEUBAF level for the end of March 2022 is 34% and the Base Amount for STP Intello selected by the investor is Rs. 10,000, then Rs. 4,000 (which is 0.40 multiplied with Rs. 10,000) shall be transferred from the Source Scheme to the Target Scheme on the STP date in April 2022.

Example 2: If the UEUBAF level for the end of March 2022 is 76% and the Base Amount for STP Intello selected by the investor is Rs. 10,000, then Rs. 50,000 (which is 5 multiplied with Rs. 10,000) shall be transferred from the Source Scheme to the Target Scheme on the STP date in April 2022.

UEUBAF Level (Percentage)	Multiplier (of base amount) STP
Less than 35	0.40
Greater than or equal to 35 but less than 40	0.55
Greater than or equal to 40 but less than 45	0.70
Greater than or equal to 45 but less than 50	0.85
Greater than or equal to 50 but less than 55	1.00
Greater than or equal to 55 but less than 60	1.80
Greater than or equal to 60 but less than 65	2.60
Greater than or equal to 65 but less than 70	3.40
Greater than or equal to 70 but less than 75	4.20
Greater than or equal to 75 but less than 80	5.00

- f) As stated in the table above, the Multiplier shall be in the range of 0.40 times to 5.00 times. Therefore, in any case, the derived STP instalment amount will not exceed 5.00 times of the base instalment amount.
- g) The STP Intello Facility is available only for units held / to be

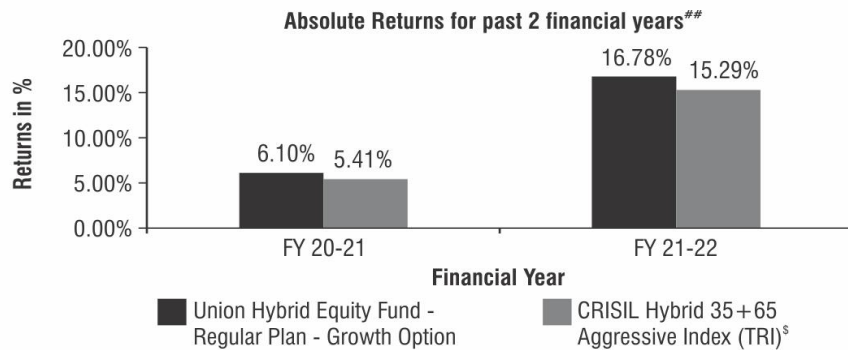
	<p>held in non - demat Mode in the Source Scheme and the Target Scheme. This facility is not available for units held / to be held in demat mode.</p> <p>h) There is no maximum duration for availing this facility. However, STP Intello will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP Intello facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.</p> <p>i) In case the amount to be transferred is not available in the Source Scheme in the unit holder's folio, the residual amount in the Source Scheme will be transferred to the Target Scheme.</p> <p>j) In case any of the day/date of transfer falls on a non-business day, the transaction will be effected on the next business day of the Scheme. In case the STP Intello date is not indicated, the default date will be 8th of every month.</p> <p>k) In case of nil balance in the Source Scheme, STP Intello installment for that particular due date will not be processed and STP Intello will cease to be active upon three consecutive unsuccessful transactions.</p> <p>l) This Facility shall be applicable subject to payment of exit load, if any of the Source Scheme. Further, the facility will not get executed in case the units are pledged or where lien is marked on units, or if units are within the applicable statutory lock period, if any, at the time of receipt of request.</p> <p>m) The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Source Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Target Schemes will not be applicable for STP Intello.</p> <p>n) A request for STP Intello will be treated as a request for redemption from the Source Scheme and subscription into the selected Target Scheme(s), Option(s) / Plan(s), at the applicable NAV, subject to load and statutory levy, if any.</p> <p>o) This facility is provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, provisions of the SAI and the respective SID including the provisions of the 'Prevention of Money Laundering and Know Your Customer' requirements as detailed in the SAI, and any other applicable laws, rules and regulations as may be enforced from time to time.</p> <p>p) All requests for registering or deactivating the STP Intello Facility shall be subject to an advance notice of 8 (Eight) calendar days. Investors can deactivate the Facility by sending a written request to any of the Investor Service Centers. Once registered, the facility cannot be modified. Investor may cancel an existing registration and register afresh using a new / separate form.</p>
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	<p>q) The use of this Facility by the Investor will be deemed as the investor's confirmation that the investor understands and agrees to be bound by all of the terms and conditions applicable to this Facility, as detailed in the 'Systematic Transfer Plan (STP) Intello Facility – Form', as amended from time to time.</p> <p>The AMC reserves the right to change, modify or withdraw this facility at any point of time. However, the change will be effective only on a prospective basis. Further, the AMC reserves the right to restrict the number / type of schemes being offered through this facility.</p> <p>For further details, refer the SID of the Scheme.</p>				
Systematic Withdrawal Plan (SWP)	Frequency	Cycle Day/ Date*	Default Day/ Date	Minimum Instalment Amount (in Rs.)	Minimum Instalments
	Daily	Daily (Only Business Day)	Not applicable	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
	Monthly	Any date of the month	8 th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
	Quarterly	Any date of the month	8 th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
	Half Yearly	Any date of the month	8 th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
	Yearly	Any date of the month	8 th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
	<p>*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme.</p> <p>In case none of the frequencies have been selected then Monthly frequency shall be treated as the Default frequency, and 8th shall be treated as the Default Date.</p> <p>If the SWP end date is not selected by the investor, then the SWP will</p>				

	<p>continue till all units are liquidated or withdrawn from the account or pledged or upon the AMC receiving notification of death of the Unit holder.</p> <p>If the required minimum balance is not available in the scheme for 3 consecutive attempts, the SWP registered will be terminated.</p> <p>A minimum period of 8 days shall be required for registration under SWP. In case the required time of 8 calendar days are not met, then the SWP will be processed from the next SWP cycle.</p> <p>Investors are requested to note that SWP Facility will not be available under demat mode of holding units. For further details, refer the SID of the Scheme.</p>
<p>Trigger Facility</p>	<p>Trigger is an event on the happening of which, the units of the investor will be automatically redeemed, on behalf of the investor, on the date of happening of the event. All redemptions linked to triggers will always be at the applicable Net Asset Value (NAV) based prices of the day on which the event occurs.</p> <p>The terms and conditions applicable to this Facility are as follows:</p> <ol style="list-style-type: none"> 1. The Trigger Facility is available under the Growth Option only. 2. The Unitholder will have the option to select from a set of 5 triggers which are linked to the level of appreciation in the value of investments held by the Unitholder. These triggers are 15%, 20%, 25%, 50% and 100% of appreciation (applicable at folio level – scheme level – plan level) in the value of investments from the date of registration of the trigger, and subsequently, appreciation in the value of investments from the date on which the desired trigger level was previously achieved. The investor can select any one of the trigger options under Growth Option of the scheme. On appreciation of selected magnitude, the appreciation in the NAV per unit, as selected by the investor will be redeemed and paid back to the investor. The appreciation amount will keep getting redeemed as per option selected as and when the target is achieved till the units become nil. 3. Default option: In case the investor has opted for the Trigger Facility but has failed to specify the trigger level, the default option will be 20% appreciation in NAV. 4. The investors opting for the Trigger Facility will also have the right

	<p>to redeem their holdings before happening of the trigger event.</p> <p>5. On the trigger date (the day of event occurrence), the applicable amount will be redeemed at the closing NAV of the day i.e. the trigger date.</p> <p>6. Once a trigger is activated and a transaction is processed, the same will not be reversed and it will be final and binding upon the Unit holder.</p> <p>7. Trigger Facility shall be applicable subject to payment of exit load, if any.</p> <p>8. Trigger will not get executed in case units are pledged or where lien is marked on units, at the time of receipt of request for trigger.</p> <p>9. In case of full redemption, any trigger already registered for a particular transaction will be deactivated.</p> <p>10. All requests for registering or deactivating the Trigger Facility shall be subject to an advance notice of 8 (Eight) working days. Investors can deactivate the Trigger Facility by sending a written request to any of the Investor Service Centres.</p>
Despatch of Repurchase (Redemption) request	Within 10 working days of the receipt of the redemption request at the authorised centre of the Union Mutual Fund.
Benchmark Index	<p>CRISIL Hybrid 35+65 Aggressive Index (TRI)**.</p> <p>The performance of the Scheme will be benchmarked to the Total Return variant of the Index (TRI).</p> <p>The Fund reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.</p> <p>**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.</p>
Income Distribution cum Capital Withdrawal Policy	The Trustee will endeavour to declare IDCW under the Income Distribution cum Capital Withdrawal Option of the Scheme, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996.

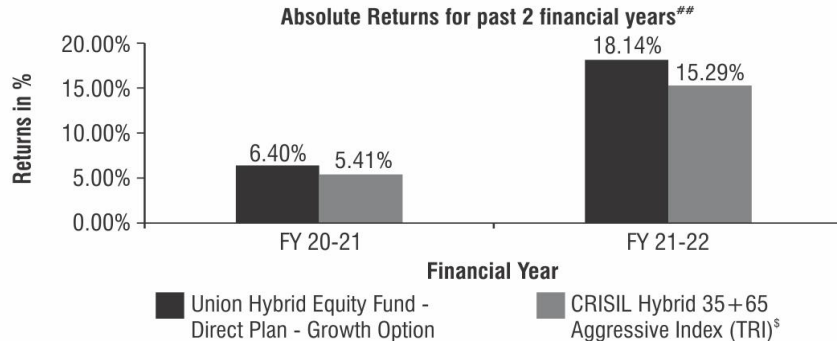
	<p>IDCW, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of Unit holders on the notified record date. The IDCW warrants shall be dispatched to the unitholders within 15 days from the record date. The AMC shall be liable 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. Vinay Paharia (Chief Investment Officer) (Managing this scheme since inception)</p> <p>Mr. Parijat Agrawal (Head - Fixed Income) (Managing this scheme since inception)</p> <p>Mr. Hardick Bora (Fund Manager) (Managing this scheme since inception)</p>															
Name of the Trustee company	<p>Union Trustee Company Private Limited.</p>															
Performance of the Scheme	<p>The performance of the Scheme as on September 30, 2022 is provided below:</p> <p>Union Hybrid Equity Fund – Regular Plan - Growth Option</p> <table border="1" data-bbox="512 1525 1377 1771"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)*</th> <th>Benchmark Returns (%)*</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>-1.90%</td> <td>0.69%</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns since inception#</td> <td>12.82%</td> <td>11.94%</td> </tr> </tbody> </table> <p>#Since inception returns are based on Rs. 10.00 (initial allotment NAV) invested at inception. (Allotment / Inception Date – December 28, 2020).</p>	Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*	Returns for the last 1 year	-1.90%	0.69%	Returns for the last 3 years	-	-	Returns for the last 5 years	-	-	Returns since inception#	12.82%	11.94%
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Returns for the last 3 years	-	-														
Returns for the last 5 years	-	-														
Returns since inception#	12.82%	11.94%														



Union Hybrid Equity Fund – Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%) [*]	Benchmark Returns (%) [*]
Returns for the last 1 year	-0.71%	0.69%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception [#]	14.14%	11.94%

[#]Since inception returns are based on Rs. 10.00 (initial allotment NAV) invested at inception. (Allotment / Inception Date – December 28, 2020).



PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.

Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAVs.

^{##} The Scheme was launched during the financial year 2020-2021. As the Scheme has completed two financial years on March 31, 2022 from the date of allotment, absolute returns for two financial years have been provided.

^{*}The data is as on **September 30, 2022**. The benchmark for the

	<p>Scheme is CRISIL Hybrid 35+65 Aggressive Index\$ (TRI). 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>The performance of the Scheme is benchmarked to the Total Return variant of the Index (TRI).</p> <p><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></p>
<p>Expenses of the Scheme</p> <p>(i) Load Structure</p>	<p>New Fund Offer and Continuous Offer</p> <p>Entry Load*: Not applicable Exit Load**: 1% if units are redeemed/switched out on or before completion of 15 days from the date of allotment. Nil thereafter.</p> <p>No load will be applicable for switches between the Plans under the Scheme and switches between the Options under each Plan under the Scheme.</p> <p>*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.</p> <p>Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of units allotted on reinvestment of IDCW.</p>

<p>(ii) Recurring Expenses</p>	<p>**Goods & Services tax on exit load, if any, will be paid out of the exit load proceeds and Exit load net of Goods & Services tax, if any, will be credited to the Scheme.</p> <p>The above mentioned load structure shall be equally applicable to the special products such as SIP, STP, SWP, switches, to other schemes, etc. offered by the AMC. However, no load will be applicable for switches between the plans under the scheme and switches between the options under each plan under the scheme. Further, the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors.</p> <p>The Investor is requested to check the prevailing Load structure, if any, of the Scheme before investing.</p> <p>The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations, if it so deems fit in the interest of investors and for the smooth and efficient functioning of the Mutual Fund.</p> <p>The Repurchase Price however, will not be lower than 95% of the NAV subject to SEBI Regulations as amended from time to time.</p> <p>The Mutual Fund may charge the load without any discrimination to any specific group of unit holders.</p> <p>For illustration on 'Methodology of calculation of Exit Load', please refer the SID of the Scheme.</p> <p>Any imposition or enhancement in the Load in future shall be applicable on prospective investments only.</p> <p>As per the SEBI (MF) Regulations, the slab-wise ceiling for recurring expenses (including the Investment Management and Advisory Fees) that can be charged to the Scheme shall be subject to a percentage limit of daily net assets of the Scheme as follows:</p> <table border="1" data-bbox="507 1637 1428 1951"> <tr> <td data-bbox="512 1637 1161 1742">on the first Rs.500 crores of the daily net assets: 2.25%</td> <td data-bbox="1161 1637 1423 1951" rowspan="3">Actual Expenses for the previous financial year ended March 31, 2022:</td> </tr> <tr> <td data-bbox="512 1742 1161 1848">on the next Rs.250 crores of the daily net assets: 2.00%</td> </tr> <tr> <td data-bbox="512 1848 1161 1951">on the next Rs.1,250 crores of the daily net assets: 1.75%</td> </tr> <tr> <td colspan="2" data-bbox="1161 1870 1423 1951"> <p>•Direct Plan: 1.36%</p> </td> </tr> </table>	on the first Rs.500 crores of the daily net assets: 2.25%	Actual Expenses for the previous financial year ended March 31, 2022:	on the next Rs.250 crores of the daily net assets: 2.00%	on the next Rs.1,250 crores of the daily net assets: 1.75%	<p>•Direct Plan: 1.36%</p>	
on the first Rs.500 crores of the daily net assets: 2.25%	Actual Expenses for the previous financial year ended March 31, 2022:						
on the next Rs.250 crores of the daily net assets: 2.00%							
on the next Rs.1,250 crores of the daily net assets: 1.75%							
<p>•Direct Plan: 1.36%</p>							

	<p>on the next Rs.3,000 crores of the daily net assets: 1.60%</p> <hr/> <p>on the next Rs.5,000 crores of the daily net assets: 1.50%</p> <hr/> <p>On the next Rs.40,000 crores of the daily net assets: Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.</p> <hr/> <p>On balance of the assets: 1.05%</p>	<p>•Regular Plan: 2.54%</p>
<p>Waiver of Load for Direct Applications</p>	<p>In addition to the above, the AMC may charge the following additional expenses:</p> <ul style="list-style-type: none"> • Additional expenses up to 0.05 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52 (2) and 52 (4) of the SEBI (Mutual Funds) Regulations, 1996. However, such additional expenses will not be charged to the Schemes where the exit load is not levied or not applicable. • Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) up to 0.30% of the daily net assets of the Scheme. As per SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, additional expenses of 30 basis points, shall be charged based on inflows only from retail investors from beyond top 30 cities. <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>Transaction Charges to Distributors</p>	<p>Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in / SIP/ STP transactions accepted by the Fund. Therefore, the procedure for waiver of load for direct applications is no longer applicable.</p> <p>In accordance with the terms of SEBI Circular Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription</p>	

	<p>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 Computer Age Management Services Ltd. (R &T) 158, Rayala Tower 1, 1 st Floor, Anna Salai, Chennai, Tamil Nadu - 600 002. e-mail: enq_uk@camsonline.com	Contact person name, address, telephone number, fax number, e-mail i.d. at Union Mutual Fund Ms. Leena Johnson Investor Relations Officer, Union Asset Management Company Pvt. Ltd. Unit 503, 5 th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400059 Phone:022-6748 3333, Fax No: 022 – 6748 3401 Toll free no.: 18002002268 / 18005722268 e-mail: investorcare@unionmf.com

	<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>Account Statements: Applicants under the Scheme will have an option to hold the Units either in physical form (by way of an account statement) or in dematerialised form.</p> <ul style="list-style-type: none"> ○ <u>Non-demat account holders:</u> <p>The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the application from the unitholder.</p> <p>Account Statement for SIP, STP and SWP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/SWP shall be issued within 10 working days of the initial investment/ transfer.</p> <ul style="list-style-type: none"> ○ <u>Demat account holders:</u> <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.</p> <p>AMC/ Registrar shall send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list/the date of receipt of the application from the unitholder. For further details, please refer the SID of the Scheme.</p>

For further details, please refer the SID of the scheme

Consolidated Account Statement (CAS):

i) Investors who do not hold Demat Account:

- A CAS for each calendar month shall be sent by AMC / Registrar and Transfer Agent (RTA) to investors not holding 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 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 CAS for such a half yearly period shall be sent by AMC/ RTA, 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 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.

ii) Investors who hold Demat Account:

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

	<p>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.</p> <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 period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before 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>Note:</p> <p>a) For the purpose of CAS, common investors across mutual funds / depositories shall be identified. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN) of investors. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.</p>
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- b) In case the account has more than one registered holder, the CAS shall be sent to the first holder.
- c) 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 IDCW, Reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan, and bonus transactions (including transaction charges paid to the distributor) and holding at the end of the month. Further, in case of investors who hold demat account(s), CAS shall also include transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month. The CAS shall also disclose clear segregation between income distribution (appreciation of NAV) and capital distribution (Equalisation Reserve) in case the distributable surplus is distributed.
- d) It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Funds/AMCs/ Depositories, the CAS shall be sent by way of an e-mail communication 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.

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

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

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

Annual Financial Results: The AMC will host the Annual Report of the Schemes on the website of the AMC and on the website of AMFI not later than four months (or such other period as may be specified

by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The AMC shall e-mail the scheme annual reports or abridged summary thereof to those unitholders whose e-mail addresses are registered with the Mutual Fund.

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

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

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

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

Half Yearly Unaudited Financial Results: The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in 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.

Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark: In accordance with the provisions of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any

	<p>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 provisions of SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 read with SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, the AMC is required to disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI:</p> <p>a. risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and</p> <p>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> <p>Additionally, the AMCs is also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of para 3 of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018 on 'Go Green Initiative in Mutual Funds'.</p> <p>For further details, please refer SID.</p>				
Additional Scheme Disclosures	<p>a) Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sector) as on September 30, 2022:</p> <p>(i) Top 10 holdings by issuer:</p> <table border="1" data-bbox="630 1845 1334 1946"> <thead> <tr> <th data-bbox="630 1845 1182 1946">Issuer Name</th> <th data-bbox="1182 1845 1334 1946">% of Net Assets</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Issuer Name	% of Net Assets		
Issuer Name	% of Net Assets				

ICICI Bank Limited	6.70%
State Bank of India	6.42%
HDFC Bank Limited	5.53%
Reliance Industries Limited	5.48%
NABARD	4.39%
REC Limited	4.36%
National Housing Bank	4.35%
SIDBI	4.29%
Infosys Limited	4.16%
Bharti Airtel Limited	2.65%
Total	48.34%

(ii) Fund allocation towards various sectors^:

Sector*	% of Net Assets
Financial Services	44.52%
Automobile and Auto Components	7.06%
Information Technology	6.70%
Oil, Gas & Consumable Fuels	6.61%
Fast Moving Consumer Goods	5.23%
Chemicals	4.56%
Healthcare	3.90%
Consumer Services	3.30%
Capital Goods	2.76%
Telecommunication	2.65%
Construction	1.78%
Construction Materials	1.27%
Power	1.16%
Consumer Durables	1.06%
Services	1.02%
Metals & Mining	0.83%

	<table border="1"> <tr> <td>Realty</td> <td>0.82%</td> </tr> <tr> <td>Sovereign</td> <td>0.12%</td> </tr> <tr> <td>Total</td> <td>95.34%</td> </tr> </table> <p>*Sector Classification as recommended by AMFI</p> <p>^Kindly note, the above sector classification does not include Cash & Cash Equivalents which is 4.66% of the net assets.</p> <p>For the latest monthly portfolio holding, kindly visit our website http://unionmf.com/downloads/others/monthlyportfolios.aspx.</p> <p>b) Portfolio Turnover Ratio of the Scheme** as on September 30, 2022: 0.6474 times</p> <p>**Lower of sales or purchases divided by average AUM for last rolling 12 months.</p>	Realty	0.82%	Sovereign	0.12%	Total	95.34%
Realty	0.82%						
Sovereign	0.12%						
Total	95.34%						
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 OPEN-ENDED EQUITY ORIENTED SCHEMES

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2022	No. of folios as on September 30, 2022
Union Flexi Cap Fund	An Open ended dynamic Equity Scheme investing across large cap, mid cap, small cap stocks	To achieve long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities across market capitalisation. However, there can be no assurance that the investment objective of the scheme will be achieved.	<p>The scheme invests substantially in a portfolio consisting of equity and equity related securities.</p> <p>Asset Allocation under normal circumstances - Equity & Equity related instruments including equity linked derivatives (75% - 100% of total net assets);</p> <p>Debt & Money Market Instruments (0% - 25% of total net assets).</p> <p>Units issued by REITs and InvITs (0% - 10% of the total net assets)</p>	1,286.71	115700
Union Long Term Equity Fund	An Open-ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit	<p>To generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities.</p> <p>However there can be no</p>	<p>This Scheme seeks to generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities.</p> <p>Asset Allocation under normal circumstances -</p> <p>Equity & Equity related instruments (80% - 100% of total</p>	549.83	52169

		assurance that the investment objective of the scheme will be achieved.	net assets); Debt & Money Market Instruments (0% - 20% of total net assets). Further, the Scheme has a lock in period of 3 years from the date of allotment.		
Union Small Cap Fund	Small Cap Fund – An Open Ended Equity Scheme predominantly investing in Small Cap stocks	To achieve long term capital appreciation by investing in a portfolio consisting of equity and equity related securities, predominantly of small cap companies. However, there can be no assurance that the investment objective of the scheme will be achieved.	This Scheme seeks to generate long-term capital appreciation by investing predominantly in an equity and equity related portfolio of small cap companies. Asset Allocation under normal circumstances - Equity & Equity related instruments predominantly** of small cap companies# (80 % - 100 % of the total net assets); Debt and Money Market Instruments (0 % - 20 % of the total net assets) Units issued by REITs and InvITs (0% - 10% of the total net assets) **Provided a minimum of 65% will be invested in small cap companies. #Small cap companies are companies which have a market capitalization of less	1,103.64	51124

			than that of the top 250th listed company in terms of full market capitalisation as prescribed under SEBI circular no. SEBI/HO/IMD/DF3/CI R/P/2017/114 dated October 06, 2017 as amended from time to time.		
Union Largecap Fund	Large Cap Fund – An open ended equity scheme predominantly investing in large cap stocks	To seek to generate capital appreciation by investing in a portfolio of select equity and equity linked securities of large cap companies. However, there can be no assurance that the Investment Objective of the scheme will be achieved.	This Scheme seeks to generate capital appreciation by investing in a portfolio of select equity and equity linked securities of large cap companies. Asset Allocation under normal circumstances - Equity & Equity related instruments predominantly** of large cap companies# (80 % - 100 % of the total net assets); Debt, Money Market Instruments and Cash equivalent (0 % - 20 % of the total net assets). Units issued by REITs and InvITs (0% - 10% of the total net assets) **Provided a minimum of 80% will be invested in large cap companies. # Large cap companies are which	232.24	18015

			have a market capitalization of upto the top 100th listed company in terms of full market capitalisation as prescribed under SEBI circular no. SEBI/HO/IMD/DF3/CI R/P/2017/114 dated October 06, 2017 as amended from time to time.		
Union Balanced Advantage Fund	An Open-ended Dynamic Asset Allocation Fund	To achieve long term capital appreciation and generate income through an equity portfolio by using long equities, equity derivatives and arbitrage opportunities available. However, there is no assurance that the Investment Objective of the scheme will be achieved.	This Scheme seeks to achieve long term capital appreciation and generate income through an equity portfolio by using long equities, equity derivatives and arbitrage opportunities available. Asset Allocation under normal circumstances - Equity & Equity related instruments (65% - 100% of the total net assets); Equity Derivatives (0% to 45% of the total net assets); Debt, Money Market Instruments (0 % - 35 % of the total net assets) Units issued by REITs and InvITs (0% - 10% of the total net assets)	1,787.69	60245
Union Equity Savings Fund	An open ended scheme investing in equity, arbitrage	To seek capital appreciation and/or to generate consistent	This Scheme seeks to generate capital appreciation and/or to generate consistent returns by actively investing in a	143.84	6680

	and debt	<p>returns by actively investing in a combination of diversified equity and equity related instruments, arbitrage and derivative strategies and exposure in debt and money market instruments. However, there is no assurance that the Investment Objective of the scheme will be achieved.</p>	<p>combination of diversified equity and equity related instruments, arbitrage and derivative strategies and exposure in debt and money market instruments.</p> <p>Asset Allocation under normal circumstances – Equity & Equity related securities (unhedged)# (10% - 40% of the total net assets);</p> <p>Equities, equity related instruments and derivatives including index futures, stock futures, index options, & stock options, etc. as partly hedged / arbitrage exposure# (65% to 90% of the total net assets);</p> <p>Debt, Money Market Instruments (10 % - 35 % of the total net assets)</p> <p>Units issued by REITs and InvITs (0% - 10% of the total assets)</p> <p># In Equity, unhedged equity exposure shall be limited to 40% of the overall portfolio. Unhedged equity exposure means exposure to equity</p>		
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			shares alone without a corresponding equity derivative exposure.		
Union Value Discovery Fund	An Open-ended equity scheme following a value investment strategy.	The investment objective of the scheme is to seek to generate long term capital appreciation by investing substantially in a portfolio of equity and equity related securities of companies which are undervalued (or are trading below their intrinsic value). However, there can be no assurance that the investment objective of the scheme will be achieved.	<p>The scheme seeks to generate long term capital appreciation by investing substantially in a portfolio of equity and equity related securities of companies which are undervalued (or are trading below their intrinsic value). Asset Allocation under normal circumstances –</p> <p>Equity & Equity related instruments (65% - 100% of the total net assets);</p> <p>Debt, Money Market Instruments (0 % - 35 % of the total net assets)</p> <p>Units issued by REITs and InvITs (0% - 10% of the total net assets)</p>	141.55	9186
Union Arbitrage Fund	An open ended scheme investing in arbitrage opportunities	The investment objective of the scheme is to generate capital appreciation and income by predominantly investing	The Scheme seeks to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money	68.16	1925

		<p>in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments. However, there is no assurance that the Investment Objective of the scheme will be achieved.</p>	<p>market instruments.</p> <p>Asset Allocation under normal circumstances –</p> <p>Equity and Equity related instruments (as part of hedged / arbitrage exposure)* (65% - 90% of the total net assets);</p> <p>Debt and Money Market Instruments including margin money deployed for derivatives transactions (10% - 35% of the total net assets)</p> <p>Units issued by REITs and InvITs (0% - 10% of the total net assets)</p> <p>*Equity allocation so built, at any point in time, would be completely hedged out, using derivative instruments that provide an equal but opposite exposure, thereby making the Net exposure market-neutral. In case the fund is not able to have a net market-neutral position due to any operational reason such as short delivery in the cash market etc., the fund will endeavor to rebalance the portfolio to a net market-neutral position at the earliest.</p>		
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<p>Union Focused Fund</p>	<p>An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap)</p>	<p>The investment objective of the scheme is to seek to generate capital appreciation by investing in a portfolio of select equity and equity linked securities across market caps. However, there can be no assurance that the investment objective of the scheme will be achieved.</p>	<p>The Scheme seeks to generate capital appreciation by investing in a portfolio of select equity and equity linked securities across market caps.</p> <p>Asset Allocation under normal circumstances –</p> <p>Equity and Equity related instruments across market caps* (65% - 100% of the total net assets);</p> <p>Debt and Money Market Instruments (0% - 35% of the total net assets)</p> <p>* Investment in maximum 30 stocks across market capitalisation.</p>	<p>324.14</p>	<p>25565</p>
<p>Union Large & Midcap Fund</p>	<p>Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks</p>	<p>The investment objective of the scheme is to seek to generate capital appreciation by investing predominantly in a portfolio of equity and equity linked securities of large cap and mid cap companies. However, there can be no</p>	<p>The Scheme seeks to generate capital appreciation by investing predominantly in a portfolio of equity and equity linked securities of large cap and mid cap companies.</p> <p>Asset Allocation under normal circumstances –</p> <p>Equity & Equity related instruments of Large Cap companies# (35% - 65% of the total net assets)</p> <p>Equity & Equity related instruments of</p>	<p>390.84</p>	<p>27279</p>

		assurance that the investment objective of the scheme will be achieved.	<p>Mid Cap companies# (35% - 65% of the total net assets)</p> <p>Equity & Equity related instruments of other than Large & Mid Cap companies# (0% - 30% of the total net assets)</p> <p>Debt and Money Market Instruments (0% - 30% of the total net assets)</p> <p>Units issued by REITs and InvITs (0% - 10% of the total net assets)</p> <p># In accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CI R/P/2017/114 dated October 6, 2017, as amended from time to time, Large Cap, Mid Cap and Small Cap are defined as follows:</p> <p>Large Cap: 1st -100th company in terms of full market capitalization</p> <p>Mid Cap: 101st - 250th company in terms of full market capitalization</p> <p>Small Cap: 251st company onwards in terms of full market capitalization.</p>		
Union Midcap Fund	Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks	The investment objective of the Scheme is to achieve long term capital appreciation and generate	The Scheme seeks to achieve long term capital appreciation and generate income by investing predominantly in equity and equity related instruments of mid cap companies. Asset Allocation	552.56	40172

		income by investing predominantly in equity and equity related securities of mid cap companies. However, there is no assurance that the Investment Objective of the Scheme will be achieved.	under normal circumstances – Equity & Equity related instruments of Mid Cap companies# (65% - 100% of the total net assets) Equity & Equity related instruments of companies other than Mid Cap companies# (0% - 35% of the total net assets) Debt and Money Market Instruments (0% - 35% of the total net assets) Units issued by REITs and InvITs (0% – 10% of the total net assets) # In accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CI R/P/2017/114 dated October 6, 2017, as amended from time to time, Large Cap, Mid Cap and Small Cap are defined as follows: Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st - 250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.		
Union Hybrid Equity Fund	An open-ended hybrid scheme investing predominantly in equity	The investment objective of the Scheme is to achieve long term capital	The investment objective of the Scheme is to achieve long term capital growth and generate income from a portfolio,	565.81	20600



	and equity related instruments.	growth and generate income from a portfolio, predominantly of equity and equity related securities. The scheme will also invest in debt & money market instrument. However, there is no assurance that the Investment Objective of the Scheme will be achieved.	predominantly of equity and equity related securities. The scheme will also invest in debt & money market instrument. However, there is no assurance that the Investment Objective of the Scheme will be achieved. Asset Allocation under normal circumstances – Equity and Equity related instruments (65% - 80% of the total assets) Debt and Money Market Instruments (20% - 35% of the total assets) Units issued by REITs and InvITs (0% - 10% of the total assets)		
Union Retirement Fund	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).	The investment objective of the Scheme is to generate long term capital gains by investing in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the	The Scheme seeks to generate long term capital gains by investing in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide a retirement investment solution to investors. Asset Allocation under normal circumstances: Equity and Equity related instruments (65% - 100% of the	59.80	6013

		<p>Scheme with a view to provide a retirement investment solution to investors. However, there is no assurance that the Investment Objective of the Scheme will be achieved.</p>	<p>net assets)</p> <p>Debt and Money Market Instruments (0% - 35% of the net assets)</p> <p>Units issued by REITs and InvITs (0% - 10% of the net assets)</p>		
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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.

Scheme Product Label and Benchmark Riskometer

UNION HYBRID EQUITY FUND (An open-ended hybrid scheme investing predominantly in equity and equity related instruments) Continuous Offer for Units at NAV based prices (Face Value Rs. 10/- per unit)

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> • Long Term Capital Growth and Income • Investments predominantly in equity and equity related instruments. The scheme will also invest in debt & money market instruments. 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>	 <p>RISKOMETER CRISIL Hybrid 35+65 Aggressive Index(TRI)#</p>

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

Note: The Scheme riskometers and benchmark riskometers are evaluated on monthly basis and the above riskometers are as per the evaluation of the portfolio data as on September 30, 2022.

#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.

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

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

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

Signature	Signature	Signature
Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Second Applicant/ POA/ Authorised Signatory	Third Applicant/ POA/ Authorised Signatory

Any upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors assessment of various factors including the service rendered by the distributor.

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

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

1. EXISTING UNIT HOLDER INFORMATION (Please complete Section 1, 7 & 11 only) (The details in our records under the Folio No. mentioned below will only be considered for this application) ***Mandatory**

Unitholder's Name	Folio No.
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2. MODE OF HOLDING Single Joint (Default option) Anyone or Survivors

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

Mr. Ms. M/s. N A M E

PAN KYC CKYC No. (KIN) ^

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

Mobile No.[§] E-mail[§]

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

[§]Mobile number specified above belongs to Self or family (In case the mobile number belongs to family, please tick any one option from below) [Please (✓)]

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

[§]Email address specified above belongs to Self or family (In case the email address belongs to family, please tick any one option from below) [Please (✓)]

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

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

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

City State Pin Code

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

City Country Area Code

3b. Date of Birth (Mandatory for investment received through minors in all Schemes and for investment in Union Retirement Fund) D D M M Y Y Y Y

Minor's Relationship with Guardian (referred in point no. 4) Father Mother Legal Guardian

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

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

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

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

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

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

Net-worth in ₹ as on D D M M Y Y Y Y (Not older than 1 year)

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

12. DEBIT MANDATE (Lumpsum Investment) (For Union Bank of India account holders) Application No.

To Branch Manager - Union Bank of India Date / /

I / We

authorise you to debit my / our Account No. Type of Account

₹ (in figures) ₹ (in words) to

pay for the purchase of units of Union (Scheme Name)

Signature of Account Holder(s) / Authorised Signatory(ies)
(As per Bank records)

ACKNOWLEDGEMENT SLIP (To be filled in by the investor) Application No.

Received from: Mr./ Ms. /M/s

an application for units of (Scheme/Plan/Option)

Amount Instrument No

Dated / / Drawn on Bank & Branch



Collection centre's stamp with date and time of receipt

Please tick (✓)* <input type="radio"/> Politically Exposed Person <input type="radio"/> Related to Politically Exposed Person <input type="radio"/> Not Applicable	For Non - Individual Investors* (Is the entity involved in / providing any of the following services) Foreign Exchange / Money Changer Services <input type="radio"/> Yes <input type="radio"/> No Gaming / Gambling / Lottery Services [eg. casinos, betting syndicates] <input type="radio"/> Yes <input type="radio"/> No Money Lending / Pawning <input type="radio"/> Yes <input type="radio"/> No Any other information [Please specify]: _____
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4. SECOND APPLICANT/ GUARDIAN IF MINOR/ CONTACT PERSON FOR NON-INDIVIDUALS/ POA HOLDER DETAILS* [Please tick (✓)] (Refer Section 'B' and 'C' of instructions)

<input type="radio"/> Mr. <input type="radio"/> Ms.	N A M E O F S E C O N D A P P L I C A N T	Date of Birth	D	D	M	M	Y	Y	Y	Y
PAN	<input type="radio"/> KYC	CKYC No. (KIN) ^								
4a. Status*	<input type="radio"/> Resident Individual <input type="radio"/> Minor <input type="radio"/> NRI (Repatriable) <input type="radio"/> NRI (Non-Repatriable) <input type="radio"/> Others (Please Specify)									
4b. Occupation*	<input type="radio"/> Pvt. Sector <input type="radio"/> Public Sector <input type="radio"/> Govt. Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Others (Please Specify)									
4c. Gross Annual Income*	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs - 1 Crore <input type="radio"/> >1 Crore Net-worth in ₹ _____									
4d. Other Details*	<input type="radio"/> I am Politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person <input type="radio"/> Not Applicable									
4e. Contact Details*	Mobile No.								E-mail	

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

<input type="radio"/> Mr. <input type="radio"/> Ms.	N A M E O F T H I R D A P P L I C A N T	Date of Birth	D	D	M	M	Y	Y	Y	Y
PAN	<input type="radio"/> KYC	CKYC No. (KIN) ^								
5a. Status*	<input type="radio"/> Resident Individual <input type="radio"/> Minor <input type="radio"/> NRI (Repatriable) <input type="radio"/> NRI (Non-Repatriable) <input type="radio"/> Others (Please Specify)									
5b. Occupation*	<input type="radio"/> Pvt. Sector <input type="radio"/> Public Sector <input type="radio"/> Govt. Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Others (Please Specify)									
5c. Gross Annual Income*	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs - 1 Crore <input type="radio"/> >1 Crore Net-worth in ₹ _____									
5d. Other Details*	<input type="radio"/> I am Politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person <input type="radio"/> Not Applicable									
5e. Contact Details*	Mobile No.								E-mail	

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

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

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

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

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

Document Checklist	Individual	Company	Society	Partnership Firms	Investment through POA	Trusts	NRI	FII's	HUF	AOP & BOI	Demat Holder
PAN Card [Micro Investments, Investor(s) from Sikkim, government officials specifically exempt]	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓*
Resolution/ Authorisation to invest	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
List of authorised signatories with specimen signatures	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Certificate of Incorporation		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Trust Deed			✓	✓	✓	✓	✓	✓	✓	✓	✓
Bye-laws				✓	✓	✓	✓	✓	✓	✓	✓
Partnership Deed				✓	✓	✓	✓	✓	✓	✓	✓
Notorised POA (signed by investor and POA Holder)				✓	✓	✓	✓	✓	✓	✓	✓
Bank Account Proof (Latest available)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Statement (Latest available)											✓
Client Master Statement (Latest available)											✓
HUF Deed									✓		
Overseas Auditor's Certificate & SEBI Regn. Certificate								✓			
FATCA Form & UBO Declarations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

*For demat holder, submission of KYC is optional.

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

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



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

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

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

I/ We do not wish to nominate I/ We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non- appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Name & Signature of Unitholder(s)	Name	Name	Name
	First Applicant Signature	Second Applicant Signature	Third Applicant Signature

11. DECLARATION & SIGNATURES* (Refer Section 'L' of instructions)

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

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

Applicable to SIP Investments only: I/ We hereby express my/ our willingness to make payments towards SIP instalments as mentioned under the SIP Auto debit form. If the transaction is delayed or not effected for reasons of incomplete/ incorrect information, I/ we would not hold the user institution and its affiliates responsible. Further, I/ we authorize the representative (the bearer of this request) to get the mandate herein verified. Mandate verification charges, if any, may be charged to my/ our account.

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

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

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

Signature Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Signature Second Applicant/ POA/ Authorised Signatory	Signature Third Applicant/ POA/ Authorised Signatory
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SIP for Strategic Investment Planning

Welcome to **Strategic Investment Planning** - A goal based planning with which you can not only plan for your multiple goals but also aim to achieve it.

To know more about Strategic Investment Planning

☎ 1800 200 2268/18005722268 ✉ investorcare@unionmf.com 🌐 www.unionmf.com

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Terms and Conditions for Mandate Instruction for Auto Debit:

- SIP through NACH (National Automated Clearing House) / ECS / Direct Debit is offered to investors having bank accounts in selected bank / cities where they have an account or located currently.
- The list of such banks may be modified/ updated at any time in future entirely at the discretion of Union Mutual Fund without assigning any reasons or prior notice.
- The investor agrees to abide by the terms and conditions of NACH facility of National Payments Corporation of India (NPCI). The investor assumes the entire risk of using the Auto Debit Facility and takes full responsibility for the same. Investor will not hold Union Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/Auto Debit/ECS.
- Union Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
- By submitting the Auto Debit mandate the investor authorizes Union Mutual Fund to utilize the information provided herein for the purpose of investor's investments in the Mutual Fund, including creation of a folio.
- Investors are required to ensure that there are adequate funds in their bank account on the date of investment transaction. Union Mutual Fund will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently.
- SIP cancellation can be done separately by submitting the request at least 15 Business Days in advance; however the associated mandate can be retained for future investments.
- The total of all SIP instalments in a day should be less than or equal to the maximum amount as mentioned in the Mandate Instruction.
- The enrolment period i.e Start and End Month/ Year specified for the SIPs should be less than or equal to the enrolment period mentioned in the Mandate Instruction.
- Investments made through the Auto Debit Mode are subject to realization of funds from investor's bank account and the NAV guidelines will be applicable for the transactions.
- Following fields need to be filled mandatorily:-
 - Date in format DD/MM/YYYY
 - Bank A/c Type: Tick the relevant box

- Bank Account Number (Investor's bank account number)
- Name of Destination Bank (Investor's bank)
- IFSC / MICR code
- Mention Maximum Amount such that the total of all SIP instalments in a day should be less than or equal to the Maximum Amount.
- Reference 1: Mention Folio Number
- Reference 2: Mention Application No.
- Phone No. (Optional)
- Email ID (Optional)
- Period: Start date and End Date of NACH registration (in format DD/MM/YYYY) or select 'Until cancelled'.
- Signature as per bank account records
- Name: Mention Bank Account Holder Name as per bank records

SIP Snapshot- Frequency, Minimum Amount and Minimum Period.

SIP Frequency	Minimum SIP Amount (Applicable to Schemes other than Union Long Term Equity Fund)	Minimum SIP Amount For Union Long Term Equity Fund	Minimum Period	Default Date/Day
Daily*	₹ 300 and in multiples of ₹ 1 thereafter	Not applicable	1 Month	-
Weekly*	₹ 500 and in multiples of ₹ 1 thereafter	₹ 500 and in multiples of ₹ 500 thereafter	12 Weeks	Wednesday
Monthly*	₹ 1000 and in multiples of ₹ 1 thereafter	₹ 500 and in multiples of ₹ 500 thereafter	6 Months	8th of the month
Quarterly	₹ 5000 and in multiples of ₹ 1 thereafter	₹ 1500 and in multiples of ₹ 500 thereafter	2 Quarters	8th of the month

* Available only under Union Flexi Cap Fund

® Monthly SIP amount for Union Money Market Fund, Union Overnight Fund and Union Liquid Fund is ₹ 2000 and in multiples of ₹ 1 thereafter.

* Available in all existing Schemes except Union Liquid Fund and Union Overnight Fund.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

A. GENERAL INSTRUCTIONS

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

B. APPLICANT / UNIT HOLDER INFORMATION

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

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

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

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

1) PAN

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

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

Micro investments exempt from PAN Requirement:

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

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

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

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

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

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

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

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

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

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

i. KYC requirements for new / prospective investors:

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

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

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

are authorised to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

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

ii. KYC requirements for existing investors:

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

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

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

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

D. BANK ACCOUNT DETAILS / MULTIPLE BANK ACCOUNTS REGISTRATION

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

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

3. Multiple Bank Accounts Registration Facility:

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

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

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

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

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

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

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

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

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

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

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

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

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

F. INVESTMENT & PAYMENT DETAILS

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

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

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

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

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

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth/IDCW	Growth
Payout of IDCW/ Reinvestment of IDCW/ Transfer of IDCW	Reinvestment of IDCW

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

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

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

7. Unit holder(s) who hold bank account with Union Bank of India need not write out cheques while investing with us, instead, a debit mandate included within the application form should be completed and signed by the account holders.

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

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

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

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

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

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

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

Guidelines issued by AMFI, from time to time.

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

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

In case a payment is covered under above exceptions, the following additional documents are required to be mandatorily provided together with the application form: KYC acknowledgement letter/ printout of KYC compliance status of the Investor and the person making the payment.

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

b. NRI Investors

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

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

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

For more details please refer to the SID.

G. SYSTEMATIC INVESTMENT PLAN (SIP) AND OTHER FACILITIES

1. Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen SIP date falls on a non - business date or a date which is not available in a particular month. The SIP will be processed on the immediate next business day.
3. Units will be allotted on the applicable dates. In case the date falls on a non-business day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.
4. The SIPs by an investor where the aggregate of instalment value does not exceed ₹ 50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However, in lieu of PAN, Investor (including joint holders) has to submit any one of the photo identification documents along with the application (Refer Section C). This exemption will be applicable only for investment by individuals (including NRIs but not PIOs), minors and sole proprietary firms. HUFs and other categories will not be eligible for this exemption. Please refer Section C for details relating to exemption from PAN.
5. The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
6. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 15 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s), if any, will be returned to the unit holder.

SIP through debit facility

7. In case the investor wishes to opt for SIP payments through auto debit facility, please indicate the preference in the box provided for the purpose in the application form and fill in the "SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM".
8. The 'Mandate Instruction for Auto Debit' in the SIP Auto Debit Form needs to be filled in and signed by the bank account holders in the same order and manner in which the bank account is held by them.

9. There should be a minimum gap of 30 days from the date of submission of SIP application for SIP Auto Debit to start.
10. Investors will not hold Union Mutual Fund or its registrar and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/ Auto Debit/ ECS and the investor assumes the entire risk of using this facility and takes full responsibility for the same.

SIP transactions in dematerialised (demat) mode:

11. In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the SID of the scheme and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization of funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday.
12. For details of SIP Top up facility and Trigger Facility please refer to the SID of the Scheme.
13. Investors intending to opt for these facilities should fill up the relevant application form as may be available on the website www.unionmf.com

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

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

1. Applicants/Unitholders/Investors who wish to hold units in dematerialized form must have a beneficiary account with National Securities Depository Limited (NSDL) or Central Depository Services (India) Ltd. (CDSL) prior to making the application.
2. Please fill in the DP ID number, DP name and Beneficiary Account number with the DP, in the application form. In case of no details/ incorrect / incomplete details, allotment will be made in physical form provided KYC acknowledgement proof is attached.
3. **Ensure that names in the application form should be identical to those appearing in the account details in the depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository.**
4. For allotment in electronic form, units will be credited directly in the demat account of the investor.
5. The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
6. The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com.
7. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
8. The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription.
9. **The options viz. Daily, Weekly and Fortnightly IDCW and the facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), if applicable under the Scheme, are currently NOT available in the dematerialised mode.**
10. Submission of KYC acknowledgement proof is optional.
11. In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action.
12. The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP.
13. For those investors who hold units in Demat mode, all non-financial transaction such as Change in Address, Bank Mandate, Nominee Registration etc should be routed directly through their DP's as per the format defined by them.
14. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.
15. If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unitholder need to contact the DP for detailed procedure.
16. **For the detailed procedure and other provisions on holding units in the Demat mode investors may refer to the SID/ SAI/ KIM and addendums thereto.**

I. NOMINATION DETAILS

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

1. As per SEBI Regulations, applicants/unit holder may nominate a maximum of 3 person(s) to whom the amounts will be payable in the event of death of the sole or all unit holders as the case may be, in respect of investment under a folio.
2. Investors who desire to make nomination in respect of multiple nominees should fill the Multiple Nomination Form available on our website www.unionmf.com. If no percentages are mentioned, nomination will be done equally for all the nominees.
3. Where a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
4. **Nomination shall be mandatory for new folios / accounts opened by individuals. Even those investors who do not wish to nominate must separately confirm their non-intention to nominate. Investors subscribing to mutual fund units shall have the choice of a. Providing nomination (or) b. Opting out of nomination through a signed Declaration. Applications for new folios / accounts for individuals where neither nomination is provided nor confirmation for opting out of nomination is provided by the investor, shall be rejected.**
5. Every new nomination for a folio will overwrite the existing nomination.
6. Nomination can be made only by investors who opt for allotment in physical form (non demat form). In case the units are held in demat form, the nomination details as recorded with the depository account will be applicable.
7. The nomination may be only by individual's applying for/holding units on their own behalf, singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of HUF, holder of POA cannot nominate. Nomination is also not allowed in a folio held on behalf of a minor.

8. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. However, in such cases, the Unitholder cannot be the guardian of the nominated minor. If no Guardian is provided, nomination of minor will be invalid. Nomination can also be in favour of the Central Government, State Government and a local authority, any person designated by virtue of his office or a religious or charitable trust.
9. The Nominee shall not be a trust (other than a religious or charitable trust), Society, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family or a Power of Attorney Holder.
10. A Non-Resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
11. Transfer of units in favour of a nominee shall be valid discharge by the AMC against the legal heir.
12. The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Further, nomination in respect of the units stands rescinded upon the transfer of units.
13. The rights in the units will vest in the nominee(s) only upon the death of all unit holders.
14. The applicant(s) / investor(s) by signing this nomination form is / are deemed to have read and understood the provisions of Regulation 29A of the SEBI (Mutual Funds) Regulations, 1996, read with SEBI Circular dated June 15, 2022 and/or any amendments thereto or any rules / regulations framed in pursuance thereof governing the nomination facility and agree/s to be bound by the same.
15. The Nomination facility extended under the scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment / transfer to the Nominee(s). Transfer of Units / payment to the nominee(s) of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his / her / their successors / legal heirs.

J. OTHER FACILITIES / E-MAIL COMMUNICATION.

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

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

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

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

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

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

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

L. DECLARATION AND SIGNATURE(S)

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

M. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

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

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

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

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

P. LEVY OF STAMP DUTY ON APPLICABLE MUTUAL FUND TRANSACTION

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

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

• **Agartala** - Advisor Chowmuhani (Ground Floor) Krishnanagar Agartala Tripura - 799001. • **Agra** - No. 8, II Floor Maruti Tower Sanjay Place Agra Uttar Pradesh - 282002. • **Ahmedabad** - 111-113, 1st Floor - Depvath Building, Off C G Road, Behind Lal Bungalov, Ellis Bridge, Ahmedabad, Gujarat - 380 006. • **Ahmednagar** - Office no. 3, 1st Floor, Shree Parvati, Plot no 1/175, Opposite Mauli Sabhgrah, 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. RL 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** - 25/6A, 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, Mukti House, Amritsar - 143001, Punjab. • **Anand** - 101, A.P. Tower, B.H, Sardhar Gunj Next to Nathwani Chambers Anand Gujarat - 388001. • **Anantapur** - 15-570-33, I Floor Pallavi Towers Anantapur, Andhra Pradesh - 515 001. • **Andheri** - 3551, 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 Motwala Trade Centre, Nirala Bazar, New Smartnagar, Opp. HDFC Bank, Aurangabad, Maharashtra - 431001. • **Balasoer** - B C Sen Road Balasoer Orissa - 756001. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensan Road (Next to Manjal Centre) Bangalore Karnataka - 560 402. • **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 - 227002. • **Belgaum** - Classic Complex, Block No. 104, 1st Floor, Saraf College, Khanapur Road, Tilakwadi, Belgaum, Karnataka - 590 006. • **Bellari** - 18/47/A, Govind Nilaya, Ward No. 20, Sangankol Moka Road, Gandhinagar, Bellari - 583102, Karnataka. • **Berhanpur** - Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhanpur, Odisha - 760 002. • **Bhagalpur** - Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812001. • **Bharuch** (parent: Ankleshwar HP) - A-111, 1st Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. • **Bhatinda** - 2907 GH.GT Road Near Zila Parishad Bhatinda Punjab - 151001. • **Bhavnagar** - 305-306, Sterling Point Wagwah Road OPP HDFC Bank Bhavnagar Gujarat - 364002. • **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, Indraprastha 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 - 501/174/1/18/46, Premises No-203, 2nd Floor, Kharnel Nagar, Unit-3, Bhubaneswar - 751001. • **Bhuji** - Office no. 4-5, first floor, RTO Relocation Commercial Complex - B6, opposite Fire Station, near RTO Circle, Bhuji - Kutch, 370001. • **Bhusawal** (Parent: Jalgaon TP) - 3, Adelaade Apartment Christian Mohala, Behind Gulshan-E-Iran Hotel Amardev 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. 40, 1st Floor, Narayan Plaza, Link Road Bilaspur, Chhattisgarh - 495001. • **Boharanpur** - No.107/1, A C Road, Ground Floor, Bohorump, Murshidabad, West Bengal - 742103. • **Bokaro** - Mazzania 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** - 1st Floor, Above Exide Showroom, 399 G T Road, 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, Soob Complex, Above Nagpur CT Scadag Road, Chhindwara - 480001. • **Chittoargarh** - 3 Ashok Nagar Near Heera Vatika Chittoargarh Rajasthan - 312001. • **Cochin** - Modayil, Door No: - 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin, Kerala - 682 016. • **Coimbatore** - No. 1334, Thadagam Road, Thirumoorthy Layout, R. S. Puram, Behind Venkateswara 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. • **Davengere** - 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J. Extension Devengere Karnataka - 577002. • **Dehradun** - 204/121 Nari Ship Mandir Marg Old Connaught Place Dehradun Uttaranchal - 248001. • **Deoghar** - S.S.M. Jalan Road Ground Floor Opp. Hotel Ashokee Sector 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, Jammnal 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 Agraaharam Street Erode Tamil Nadu - 638001. • **Faizabad** - 1/13/196, A, Civil lines, behind Triupati Hotel, Faizabad Uttar Pradesh - 224001. • **Faridabad** - B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridabad Haryana - 121001. • **Gandhidham** - Shyam Sandan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. • **Gandhi Nagar** - No.507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, 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 Arundelapet, Ward No. 6, Guntur - 522002. • **Gurgaon** - Unit no-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Ground Chhakkar Pur, Gurgaon - 122001, Haryana. • **Guwahati** - Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati, Assam - 781008. • **Gwalior** - G-6 Global Apartment Kailash Vihar Colony Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh - 474002. • **Haldia** - J.L. No. 126, Basudevpur Mouza, Haldia Municipality, Ward No 10, Durgachak, Haldia, District Purba Medinipur, West Bengal - 721602. • **Haldwani** - Durga City Centre Nainital Road Haldwani Uttarakhand - 263139. • **Haridwar** - F - 3, Hotel Shaurya, New Model Colony, Haridwar - 249408. • **Hazaribag** - Municipal Market Anand Chowk Hazaribag Jharkhand - 825301. • **Himmatnagar** - D-78 First Floor New Durga Bazar Near Railway Crossing Himmatnagar Gujarat - 383 001. • **Hisar** - 12, Opp. Bank of Baroda Red Square Market Hisar Haryana - 125001. • **Hooghly** - 47/S/1 Raja Rammoan Roy Sarani, Serampore, Dist Hooghly, Hooghly - 712203. • **Hoshiarpur** - Near Arches Gallery Shimla Pahani 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 - 580 229. • **Hyderabad** - 208, 1st 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, Grand Centre Anand Plaza Complex Bharat Nagar, Shivaji Putra Road Jalna Maharashtra - 431 203. • **Jammu** - JRDS Heights Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu J & K - 180004. • **Jamnagar** - 207, Manoj Floor, P.N. Marg, Jamnagar, Gujarat - 361 001. • **Jamshedpur** - Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur Jharkhand - 831001. • **Jaunpur** - 248, Fort Road, Near AMBER HOTEL, Jaunpur, Uttar Pradesh - 222001. • **Jhansi** - 372/18 D, 1st floor above IDBI Bank, Beside V-Mart, Near "RASKHANM", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • **Jodhpur** - 1/5, Nirmal Tower Ist Chopadani Road Jodhpur Rajasthan - 342003. • **Junagadh** - Aastha Plus, 202 - A, 2nd Floor, Sardarbag Road, Nr. Akalpur Opp. Zansari Rani Statue, Junagadh - 362001. • **Kadapa** - Bandi Subbaramiah Complex D.No.3/1718, Shop No: 8 Raja Reddy Street Kadapa Andhra Pradesh - 516 001. • **Kakinada** - D No 25-4-29, 1 floor, Kommireddy vari Street, Beside Ward Road, Opposite Swathi Medicals, Kakinada - 533001. • **Kalyani** - A - 1/50, Block - A, Dist. Nadia Kalyani West Bengal - 741235. • **Kannur** - Room No. 14/35 Casa Marina Shopping Centre Talap Kannur Kerala - 670004. • **Kanpur** - 1 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, Guranank Dhamrakanta Jabalpur Road BARGAVAN 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, (2nd Floor), Kolkata - 700071. • **Kolkata-CC** - 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata - 700 001. • **Kollam** - Ultram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. • **Korba** - Shop No 6, Ground Floor, Shriram Commercial Complex In front of 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 Colony, Opp. ESIC office Behind Malayala Manorama Mutattambalam P O Kottayam - 686501. • **Kukatpally** - No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPMB Colony, Kukatpally, Hyderabad - 500072. • **Kumbakonam** - 28/8, 1st Floor, Balakrishna Colony Pachaiaappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. • **Kurnool** - Shop Nos. 26 and 27, Door No. 39/265A, 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 Pulji Pakhowal Road, Ludhiana Punjab - 141 002. • **Madurai** - Shop No. 3, 2nd Floor, Surya Towers, 27/273 - Goodshed Street, Madurai, Tamil Nadu - 625001. • **Mahabubnagar** - No.1-3-110/A, Opp.harmony Arcade, Near Srinivas Reddy Hospital, Rajendra Nagar, New Town, Mahabubnagar, Telangana - 509001. • **Malda** - Daxhinapan Abasan Opp Lane of Hotel Kalinga SM Pally Malda West Bengal - 732 101. • **Mandi Gobindgarh** - Opposite Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301. • **Mangalore** - No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore Karnataka - 575 003. • **Manipal** - Shop No A-2, Basement floor, Academy Tower Opposite Corporation Bank Manipal Karnataka - 576104. • **Mapusa (Parent ISC : Goa)** - Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Goa Mapusa - 403 507. • **Margao** - F4 - Classic Heritage Near Axis Bank, Opp. BPS Club Pajifond, Margao, Goa - 403 601. • **Mathura** - 159/160 Vikas Bagh Mathura Uttar Pradesh - 281001. • **Meerut** - 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut Uttar Pradesh - 250002. • **Mehsana** - 1st Floor, Subdharma Complex Urban Bank Mehsana Gujarat - 384 002. • **Mirzapur** - First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur, Uttarpradesh - 231001. • **Moga** - 9 No. New town, opp. Jaswal Hotel, Daman Building, Punjab, Moga-142001. • **Moradabad** - H-21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244 001. • **Mumbai** - Rajababdur Complex, 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** - Brahmton toli, Durgasthan Gola Road Muzzafarpur Bihar - 842001. • **Mysore** - No.1, 1st floor CH-26 7th Main, 5th Cross (Above Trishakti Medicals) Saraswati Puram, Mysore, Karnataka - 570009. • **Nadiad** (Parent TP: Anand TP) - F-142, 1st Floor, Ghantakarna Complex, Gunj Bagh, Nadiad - 387 001. • **Nagpur** - 145 Lendra New Ramdaspath Nagar Maharashtra - 440 010. • **Namakkal** - 156A / 1, 1st Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road Namakkal Tamil Nadu - 637001. • **Nasik** - 1st Floor, "Shradhha Niketan" Tilak Ward, Opposite Hotel City Nidre, Shanarapur Road, Nasik, Maharashtra - 422 002. • **Navsarari** - 214-215, 2nd Floor, Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445. • **Nellore** - 97/56, I Floor Immadesity Towers Ranganayakulapur Road, Santhapeth, Nellore Andhra Pradesh - 524001. • **New Delhi** - 401 to 406, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001. • **New Delhi** - Aggarwal Cyber Plaza-II, Commercial Unit No 371, 3rd floor, Plot No C-7, Netaji Subhash Place, Pitampura - New Delhi - 110 034. • **Nizamabad** - 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad, Andhra Pradesh - 503001. • **Noida** - E-3, Ground Floor, Sector 3, Near Fresh Food Factory, 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 Centre, 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 Dinnanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. • **Rae Bareilly** - 17, Anand Nagar Complex Rae Bareilly 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, Nyapatni 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 Firyalal Ranchi Jharkhand - 834001. • **Rattlam** - Datria & Co 18, Ram Bagh Near Scholar's School Rattlam Madhya Pradesh - 457001. • **Ratnagiri** - Orchid Tower, Ground Floor, Gala no 106, S.V. No.301/Paika 1/2, Nachane Munciple At, 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 Residence Roorkee Uttarakhand - 247667. • **Rourkela** - J. B. S. Market Complex, 2nd Floor, Uditi Nagar Road, Rourkela, Orissa, Rourkela - 769012. • **Sagar** - Opp. Sonani Automobiles Bhagwanangi, Sagar Madhya Pradesh - 470 002. • **Sahanpur** - 1 Floor, Krishna Complex Opp. Hatthi Gate Court Road Sahanpur Uttar Pradesh - 247001. • **Salem** - No.2, I floor Vivekananda Street, Near Fairlands Salem Tamil Nadu - 636016. • **Sambalpur** - C/o Raj Tibrewal & Associates Opp. Town High School,Sansarak Sambalpur Orissa - 768001. • **Sangli** - Jiveshwar Krupa Bldg, Shop No. 2, Ground Floor, Tilak Chowk, Harhat 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. Panchayati Bhawan Main gate Bus stand Shimla Himachal Pradesh - 171001. • **Shimoga** - No.65, 1st Floor, Kishnapura Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577 201. • **Siliguri** - 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri - 734001. • **Sirsi** - 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 Centre, Near Kadivala School, Majura Gate, Ring Road, Surat, 395002. • **SurenDRanapur** - Shop No. 12, M.D. Residency, Swastik Cross Road, SurenDRanapur, Gujarat - 363001. • **Thane** - Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express Way, Thane (West), Maharashtra - 400 601. • **Thrissurappur** - 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 Vidyalya Road, Near Old post office, Durgabari, Tinsukia - 786 125, Assam. • **Tirunelveli** - No. F4, Magnem Surakasa Apartments, Tiruvannapuram Road, Tirunelveli - 627 002. • **Tirupathi** - 111 - 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 Kakkalal Thrissur Kerala - 680001. • **Trichy** - No 8, I floor, 8th Cross West Extn Thilainagar Trichy Tamil Nadu - 620018. • **Trivandrum** - R S Complex Opposite of LIC Building Pattom PO Thiruvannapuram, Kerala - 695004. • **Tuticorin** - 4B/A16, Mangal Mal Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu, Tuticorin - 628003. • **Udaipur** - 32, Ahinsapur, Fatehpura Circle, Udaipur - 313001. • **Ujjain** - 109, 1st Floor, Siddhi Vinayaka TradeCentre, Saheed Park, Ujjain, Madhya Pradesh - 456010. • **Vadodara** - 103 Ariens Complex BPC Road, Off.R.C. Dutt Road Bhubli 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** - BSE 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, Suvidha Complex Near ICICI Bank Vasco da gama Goa - 403802. • **Vellore** - AKT Complex 2nd floor, No 1,3 New Sankaranpalayam Road, Tolgate, Vellore, Tamil Nadu - 632001. • **Vijayawada** - 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada Andhra Pradesh - 520 010. • **Visakhapatnam** - Door No. 4-7-3/2, Flat No GF 2, Vigneeswara 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, Shritritha Building, 9th Floor, Panchvati Circle, C. G. Road, Ahmedabad - 380 006. • **Bangalore**: Union Asset Management Co Pvt Ltd, Unit No. 206, Prestige Meridian-II, No. 30, M.G Road, Bengaluru - 560 001. • **Bhubaneswar**: GBP Business Centre, Unit 103-D, 191/A, Kharavela Nagar, Unit 3, Odisha, Bhubaneswar - 751001. • **Chandigarh**: Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin no - 202, 2nd Floor, Sector 17 - C, Chandigarh - 160 017. • **Chennai**: Union Asset Management Co Pvt Ltd, 206, 2nd Floor, Challa mall, 11 & 11A, Sir Theagaraya Road, T. Nagar, Chennai - 600017. • **Guwahati**: Ganpati Enclave, Ground Floor, GS Road, Opposite Bora Service Station, Ullubari, Guwahati - 781 007. • **Hyderabad**: Union Asset Management Co Pvt Ltd, 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, Puleppady 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, Jannabhoomi Bhavan, Jannabhoomi 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, Chanakyapur Building, Tukaram Paduka Chowk, F C Road, Pune - 411 004. • **Raipur**: Union Asset Management Co Pvt Ltd, 36/127 D. T. 3rd Floor, D.M. Plaza, Chota Para (Pt Bagwati Charan Shukla Ward No. 36), Raipur, Chhattisgarh - 492001. • **Ranchi**: Union Asset Management Co Pvt Ltd, 108, 1st Floor, Satya Ganga Arcade, Lalji Hirji Road, Jharkhand, Ranchi - 834001. • **Varanasi**: Union Asset Management Co Pvt Ltd, Shop No. 9, 10, 11, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi - 221010.