

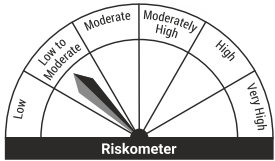
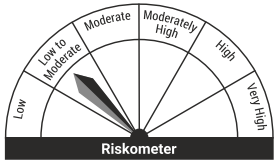
## KEY INFORMATION MEMORANDUM

### UNION LIQUID FUND

Scheme Code -  
UNIN/O/D/LIF/11/06/0002

(An Open-Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk)

Continuous offer for units at NAV based prices (Face Value ₹ 1,000/- per unit)

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>Reasonable returns over Short Term commensurate with low risk and high level of liquidity.</li> <li>Investment in Money market and Debt securities with maturity of upto 91 days.</li> </ul>	 <p>Investors understand that their principal will be at low to moderate risk</p>	 <p>CRISIL Liquid Debt B-I Index#</p>

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

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

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

Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

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](http://www.unionmf.com).**

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

This Key Information Memorandum is dated October 31, 2023.

Name of Mutual Fund:
<b>Union Mutual Fund</b> Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059 • <a href="http://www.unionmf.com">www.unionmf.com</a>
Name of Asset Management Company:
<b>Union Asset Management Company Private Limited</b> Corporate Identity Number (CIN): U65923MH2009PTC198201 Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059. Toll Free No. 18002002268 / 18005722268 • Non Toll Free. 022-67483333 • Fax No: 022-67483402 • Website: <a href="http://www.unionmf.com">www.unionmf.com</a> • Email: <a href="mailto:investorcare@unionmf.com">investorcare@unionmf.com</a>
Name of Trustee Company:
<b>Union Trustee Company Private Limited</b> Corporate Identity Number (CIN): U65923MH2009PTC198198 Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059 T +91-22-6748 3333 • F 022-67483402
Name of Sponsors:
1) <b>Union Bank of India</b> Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021 2) <b>Dai-ichi Life Holdings, Inc.</b> 13-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100- 8411, Japan
Name of Registrar:
<b>Computer Age Management Services Limited (CAMS)</b> New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600034

<b>Name of the Scheme</b>	Union Liquid Fund	
<b>Type of the Scheme</b>	An Open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.	
<b>Investment Objective</b>	To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.	
<b>Asset Allocation Pattern of the Scheme</b>	Under normal circumstances, the asset allocation pattern will be as follows:	
	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Money market and debt instruments with residual maturity upto 91 days (including floating rate debt instruments, securitized debt, mutual fund units of debt schemes)*	Minimum 0%-Maximum 100%
<p>*Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of purchase.</p> <p>Pursuant to Clause 12.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the Scheme shall make investments only in debt and money market instruments with maturity of up to 91 days.</p> <p><b>Explanation:</b></p> <p>a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.</p> <p>b. In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days.</p> <p>c. In case the maturity of the security falls on a Non-business Day, then settlement of securities will take place on the next Business Day.</p> <p>The total debt derivative exposure will be restricted to 50% of the net assets of the Scheme. The Scheme shall not invest in equity derivatives. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted from time to time.</p> <p>The cumulative gross exposure through debt and derivative positions will</p>		

	<p>not exceed 100% of the net assets of the scheme. For further details, refer point on 'Limitations and restrictions for investments in derivatives' in the Scheme Information Document.</p> <p>Presently, the Scheme does not intend to invest in overseas/ foreign securities or engage in stock lending and short selling.</p> <p>In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund schemes and AMCs in units of Corporate Debt Market Development Fund, the Scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.</p> <p>However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.</p> <p>Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p><b>Please refer to the SID of the Scheme for further details.</b></p>
<b>Investment Strategy</b>	<p>To achieve the investment objective of the Scheme, investments will be made in an appropriate mix of high quality money market, debt and Government securities. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include financial statement analysis, the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer, prospects of the industry.</p> <p>The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates.</p>

	<p>The composition of the Indian Debt market (both the primary and secondary) is dominated by money market instruments in the short end of the yield curve and by medium and long term bonds and debentures in the long end of the curve. Since the scheme seeks to deliver reasonable market related returns with lower risk, the investment strategy will be to predominantly invest in money market instruments.</p> <p>As the turnover of the portfolio would be high, given the fact the investors in liquid fund would deploy their funds for a short period of time, the portfolio would be structured to incorporate high liquidity by the use of cash and cash equivalents.</p> <p><b>Please refer to the Scheme Information Document (SID) of the Scheme for complete details.</b></p>
<b>Risk Profile of the Scheme</b>	<p><b>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</b> Scheme Specific Risk Factors are summarised below:</p> <p><b><u>Risks associated with investments in Derivatives:</u></b></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><b><u>Risks associated with Investments in Fixed Income Securities:</u></b></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, Prepayment Risk, Concentration Risk, Counterparty Risk etc.</p> <p><b><u>Risk associated with investing in Securitised Debt*:</u></b></p> <p>Risks associated with investments in Securitised Debt instruments are as follows:</p> <ul style="list-style-type: none"> <li>• Limited Recourse, Delinquency and Credit Risk</li> <li>• Each asset class would have different underlying risks</li> <li>• Liquidity &amp; Price Risk</li> <li>• Prepayment Risk</li> </ul>

	<ul style="list-style-type: none"> <li>• Bankruptcy of the Originator or Seller</li> <li>• Co-mingling Risk</li> </ul> <p>*Pursuant to Clause 4.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023, Union Liquid Fund shall not invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.</p> <p><b><u>Risks associated with investing in Securities Segment and Tri-party Repo trade settlement</u></b></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><b><u>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):</u></b></p> <p>The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to in still confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus, this backstop facility will help fund managers of the aforementioned schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.</p> <p>Investors may kindly note that investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p><b>Please refer the SID for further details.</b></p>
<b>Risk Mitigation Strategies</b>	<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>

Risk	Risk mitigation strategy
<p><b>Interest rate risk</b></p> <p>Security price volatility due to movements in interest rate. Since the Scheme has the flexibility of holding debt and money market instruments of any maturity, the interest rate risk of the Scheme may change substantially depending upon the Fund's call.</p>	<p>Active duration management strategy; Control portfolio duration and actively evaluate the portfolio structure with respect to existing interest rate scenario.</p>
<p><b>Derivatives Risk</b></p> <p>Various inherent risks arising as a consequence of investing in derivatives.</p>	<p>Continuous monitoring of the derivatives positions and strictly adheres to the regulations.</p>
<p><b>Credit Risk</b></p> <p>Risk that the issuer may default on interest and/or principal payment obligations</p>	<p>Investment universe carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers on an on-going basis.</p>
<p><b>Performance Risk</b></p> <p>Risk arising due to changes in factors affecting debt markets</p>	<p>Endeavour to have a well diversified portfolio of high quality securities with adequate liquidity.</p>
<p><b>Concentration Risk</b></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><b>Liquidity Risk</b></p> <p>Risk associated with saleability of portfolio securities</p>	<p>Control portfolio liquidity at portfolio construction stage; Portfolio exposure spread over various maturity buckets.</p>
<p><b>Market Risk</b></p> <p>Risk arising due to adverse market movements</p>	<p>Endeavour to have a well diversified portfolio of high quality securities with the ability to manage duration effectively.</p>

	<b>Performance Risk</b>  Risk arising due to changes in factors affecting markets	Endeavour to have a well diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.									
<p><b><u>Liquidity risk management practices adopted by the AMC:</u></b></p> <p>Pursuant to AMFI Best Practice Guidelines Circular No. 103/2022-23 dated October 12, 2022, the liquidity risk management practices adopted by the AMC for the various debt schemes of Union Mutual Fund, as applicable, are given below:</p> <table border="1" data-bbox="555 768 1461 1998"> <thead> <tr> <th data-bbox="555 768 807 913">Liquidity Management Tool</th><th data-bbox="807 768 1034 913">Applicable Schemes</th><th data-bbox="1034 768 1461 913">Brief Description</th></tr> </thead> <tbody> <tr> <td data-bbox="555 913 807 1962"> <b>Potential Risk Matrix (PRC)</b>   (pursuant to Clause 17.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023)   <b>Risk-o-meter</b>   (pursuant to Clause 17.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023) </td><td data-bbox="807 913 1034 1962"> <b>PRC:</b>  Applicable to all debt schemes;   <b>Risk-o-meter:</b>  Applicable to all schemes. </td><td data-bbox="1034 913 1461 1962"> The maximum risk that the fund manager can take in the scheme is depicted by the Potential Risk Class (PRC) Matrix of the Scheme, and the current risk of the Scheme at a given point in time is depicted by the risk-o-meter of the Scheme which is updated on a regular basis.   The PRC Matrix consists of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). The risk-o-meter consists of six risk levels ranging from low risk to very high risk.   The AMC monitors and ensures that the scheme does not exceed the maximum risk depicted in the PRC. </td></tr> <tr> <td data-bbox="555 1962 807 1998"><b>Liquidity Risk</b></td><td data-bbox="807 1962 1034 1998">Applicable to</td><td data-bbox="1034 1962 1461 1998">The LRM framework defines</td></tr> </tbody> </table>			Liquidity Management Tool	Applicable Schemes	Brief Description	<b>Potential Risk Matrix (PRC)</b>  (pursuant to Clause 17.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023)  <b>Risk-o-meter</b>  (pursuant to Clause 17.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023)	<b>PRC:</b> Applicable to all debt schemes;  <b>Risk-o-meter:</b> Applicable to all schemes.	The maximum risk that the fund manager can take in the scheme is depicted by the Potential Risk Class (PRC) Matrix of the Scheme, and the current risk of the Scheme at a given point in time is depicted by the risk-o-meter of the Scheme which is updated on a regular basis.  The PRC Matrix consists of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). The risk-o-meter consists of six risk levels ranging from low risk to very high risk.  The AMC monitors and ensures that the scheme does not exceed the maximum risk depicted in the PRC.	<b>Liquidity Risk</b>	Applicable to	The LRM framework defines
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		<b>Management (LRM) Framework</b>  (pursuant to Clause 4.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023, AMFI Best Practice Guidelines Circular dated July 24, 2021 and December 3, 2021)	all open ended debt schemes except Union Overnight Fund and Union Gilt Fund	Liquidity Risk [Liquidity Ratio – Redemption at Risk (LR-RAR) and Liquidity Ratio – Conditional Redemption at Risk (LR-CRaR)] arising from the liability side of the Scheme.  LR-RAR is based on the Redemption at Risk concept to represent the likely outflows at a given confidence interval and LR-CRaR is based on the concept of Conditional Redemption at Risk to represent the behaviour of the tail at the given confidence interval.  The Scheme shall maintain adequate liquidity, as required, by the above two ratios. However, to meet redemptions, the AMC may have to periodically dip into their liquid assets which may result in the liquidity ratio dropping below the required levels on those days.  The Scheme shall ensure to take remedial actions in line with the requirement of the referred circulars.
		<b>Stress Testing</b>  (pursuant to Clause 4.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 and AMFI Best Practice Guidelines Circular dated	Applicable to all open-ended debt schemes except Union Overnight Fund	The Stress Testing exercise addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.  Stress testing is carried out on a periodical basis. For any breach of the prescribed thresholds, appropriate remedial measures would be

	October 12, 2022)		taken.
	<b>Review of Asset Liability Mis-match under Risk Management Framework</b>  (pursuant to Clause 4.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023)	Applicable to all open-ended Schemes	The referred SEBI circular on 'Risk Management Framework (RMF) for Mutual Funds' inter alia prescribes that liquidity risk has to be modelled at the level of each scheme (except schemes that do not have continuous liquidity requirements like close ended and interval schemes) and should display alerts pertaining to asset liability mis-match (ALM) on monthly basis and in line with any other relevant guidelines prescribed.  This addresses potential liquidity requirement over a 90-day period and the required relevant asset side liquidity to be maintained.
	<b>Swing Pricing</b>  (pursuant to Clause 4.10 of SEBI Master Circular for Mutual Funds dated May 19, 2023)	Applicable to all open-ended debt Schemes except Union Overnight Fund and Union Gilt Fund	In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered.  When swing pricing framework is triggered and swing factor is made applicable (in accordance with the disclosures made in the Scheme Information Documents of the respective schemes), applications of both the incoming and outgoing investors shall be processed at applicable NAV adjusted for swing factor.
<b>Plans</b>	The Scheme has the following Plans across a common portfolio: <ul style="list-style-type: none"> <li>• <b>Direct Plan:</b> Direct Plan is only for investors who purchase</li> </ul>		

	<p>/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 words “Direct Plan” against the Scheme name in the application form as “Union Liquid Fund- Direct Plan”.</p> <ul style="list-style-type: none"> <li>• <b>Investors who purchase/ subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.</b> Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the words “Direct Plan” against the Scheme name in the application form.</li> </ul> <p>The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units will be paid / charged under the Direct Plan. The Direct Plan shall have a separate NAV.</p> <p>In cases where Distributor code is not mentioned in the application form and the investor fails to mention “Direct Plan” against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.</p> <p>In cases where Distributor code is mentioned in the application form but the investor mentions “Direct Plan” against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.</p>
<b>Options</b>	<p>The Scheme has the following Options offered under each of the above mentioned Plans:</p> <ul style="list-style-type: none"> <li>○ <b>Growth Option:</b> This Option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation.</li> <li>○ <b>Income Distribution cum Capital Withdrawal (IDCW) Option:</b> 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.</li> </ul> <p>When units are sold, and sale price (Net Asset Value) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to pay IDCW. Investors are requested to note that, under the aforesaid Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve)</p>

shall be suitably disclosed in the Consolidated Account Statement provided to investors.

The Income Distribution cum Capital Withdrawal Option consists of the following facilities:

- Reinvestment of Income Distribution cum Capital Withdrawal Option (available for daily\*, weekly\*, fortnightly\* and monthly frequency)
- Payout of Income Distribution cum Capital Withdrawal Option (available for fortnightly\* and monthly frequency)
- Transfer of Income Distribution cum Capital Withdrawal Plan (available for fortnightly\* and monthly frequency)

**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 facility / frequency, then the default facility will be Reinvestment of Income Distribution cum Capital Withdrawal Option and the default frequency will be monthly.

If the IDCW payable under the Payout of Income Distribution cum Capital Withdrawal Option/ Transfer of Income Distribution cum Capital Withdrawal Plan is equal to or less than Rs. 500 then the IDCW would be compulsorily reinvested in the existing Option of the Scheme. In case of Transfer of Income Distribution cum Capital Withdrawal Plan, the investor must have minimum balance in the target scheme and in the same folio, else it will be compulsorily re-invested in the source scheme.

The frequencies of IDCW payment and the respective Record Dates under the different Facilities are as follows:

**Payout of Income Distribution cum Capital Withdrawal Option and Transfer of Income Distribution cum Capital Withdrawal Plan:**

Frequency of IDCW	Record Date
Fortnightly	10th and 25th of every month
Monthly	25th of every month

**Reinvestment of Income Distribution cum Capital Withdrawal Option:**

Frequency of IDCW	Record Date
Daily	Daily
Weekly	Every Monday
Fortnightly	10th and 25th of every month
Monthly	25th of every month

In case any of the record date falls on a Non-business Day, the record date shall be the immediately following Business Day.

The AMC, in consultation with the Trustee reserves the right to discontinue/ add more options / facilities at a later date subject to complying with the

	<p>prevailing SEBI guidelines and Regulations.</p> <p><b>* It must be noted that Daily, Weekly and Fortnightly IDCW options available under the Scheme are currently NOT available in the dematerialised mode.</b></p>
<b>Option to hold Units in dematerialised form</b>	<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 <b>International Securities Identification Number (ISIN)</b> 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 <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a>. 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><b>Subscription of units under Dematerialised Mode &amp; allotment thereof:</b></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"> <li>○ In case the applicants do not provide their Demat Account details in the application form; or</li> <li>○ 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</li> <li>○ The mode of holding in the application form does not match exactly with that of the demat mode of holding.</li> </ul> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date.</p> <p><b>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</b></p>

	<p><b>account on the basis of realization of funds.</b></p> <p><b>Redemption of units under Dematerialised Mode:</b></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><b>For further details please refer to the SID and SAI.</b></p>								
<b>Applicable NAV</b>	<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><b>Subscriptions / Purchases including Switch – ins</b></p> <table border="1"> <thead> <tr> <th><b>Cut off Time</b></th><th><b>Applicable NAV</b></th></tr> </thead> <tbody> <tr> <td>Where the application is received up to 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise.</td><td>The closing NAV of the day immediately preceding the day of receipt of application.</td></tr> <tr> <td>Where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise.</td><td>The closing NAV of the day immediately preceding the next Business Day.</td></tr> <tr> <td>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise.</td><td>The closing NAV of the day immediately preceding the day on which the funds are available for utilization.</td></tr> </tbody> </table> <p><b>For allotment of units in respect of purchase in the Scheme / switch-in to the Scheme, it shall be necessary that:</b></p> <ul style="list-style-type: none"> <li>• Application for purchase/switch-in is received before the applicable cut-off time;</li> <li>• 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; and</li> <li>• The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</li> </ul>	<b>Cut off Time</b>	<b>Applicable NAV</b>	Where the application is received up to 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise.	The closing NAV of the day immediately preceding the day of receipt of application.	Where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise.	The closing NAV of the day immediately preceding the next Business Day.	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.
<b>Cut off Time</b>	<b>Applicable NAV</b>								
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	<b>Redemptions including Switch – outs</b>		
	<b>Cut off Time</b>		<b>Applicable NAV</b>
	Where the application is received upto 3.00 p.m.		The closing NAV of the day immediately preceding the next Business Day
	Where application is received after 3.00 p.m.		The closing NAV of the next Business Day shall be applicable
	<b>Applicable NAV in case of Redemptions under dematerialised mode:</b> 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.		
<b>Minimum Application Amount/Number of Units</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 5,000 and in multiples of Rs. 1 thereafter	Rs. 1,000 and in multiples of Rs. 1 thereafter	Rs. 1,000 and in multiples of Rs. 1 thereafter.  In case of investors/ unit holders having available balance less than Rs. 5,000 in their respective folio on the day of submission of valid redemption request, the minimum redemption limit would be the available balance.
	The minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to Clause 6.10 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time.		
<b>Systematic Investment Plan (SIP)</b>	<b>Frequency</b>		Monthly and Quarterly
	<b>Minimum Installment amount</b>		Monthly: Rs. 2,000 and in multiples of Rs. 1 thereafter  Quarterly: Rs. 5,000 and in multiples of Rs. 1 thereafter
	<b>Minimum SIP period</b>		6 months (Monthly) and 2 Quarters (Quarterly)
	<b>SIP dates*</b>		Any Date
	<b>Default SIP date</b>		8 <sup>th</sup> of every month
	<p>*In case any of these days 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 date is not indicated, the default SIP date will be 8th of every month.</p> <p>In case none of the frequencies have been selected then Monthly frequency shall be treated as the Default 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>		

### **SIP transactions in dematerialised (demat) mode:**

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.

### **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:

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

If the investor does not specify the Top-up frequency under 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 6<sup>th</sup> (sixth) month (i.e. the 7<sup>th</sup> 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 12<sup>th</sup> (twelfth)

	<p>month (i.e. the 13<sup>th</sup> month and so on).</p> <p>8. Once enrolled, in case the Investor wants to modify the Top-up details, the investor must cancel the existing SIP Top-up and enrol for 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. <b>Top-up Cap Amount:</b> Investor has an option to freeze the SIP Top-up amount once it reaches a fixed predefined amount.</p> <p>11. <b>Maximum amount:</b> 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 &amp; 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 instalment, and so on.</p> <p><b>SIP Pause Facility:</b></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> <ol style="list-style-type: none"> <li>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 <a href="http://www.unionmf.com">www.unionmf.com</a>) at any of the Official</li> </ol>
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	<p>Points of Acceptance of Union Mutual Fund.</p> <ul style="list-style-type: none"> <li>ii. The SIP Pause form should be submitted at least 15 days prior to the next SIP date.</li> <li>iii. The SIP Pause facility is available under monthly and quarterly SIP frequency.</li> <li>iv. The SIP shall restart automatically from the immediate next eligible instalment after the completion of pause period.</li> <li>v. 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.</li> <li>vi. Investors can avail this facility only once in the tenure of the existing SIP.</li> <li>vii. The AMC reserves the right to withdraw/ modify this facility.</li> </ul> <p>For further terms and conditions, investors are requested to refer the form for SIP Pause Facility which is available at <a href="http://www.unionmf.com">www.unionmf.com</a>.</p>
<b>Systematic Transfer Plan (STP)</b>	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	8 <sup>th</sup> of the month	Rs. 100 & in multiples of Rs. 1/- thereafter	6
Quarterly	Any date of the month	8 <sup>th</sup> of the month	Rs. 100 & in multiples of Rs. 1/- thereafter	6
Half Yearly	Any date of the month	8 <sup>th</sup> of the month	Rs. 100 & in multiples of Rs. 1/- thereafter	6

Note: Under the Daily frequency for STP, the investors can transfer a fixed specified amount from Union Liquid Fund to any other open-ended scheme of Union Mutual Fund in existence at the time of availing the facility of STP.

\*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 8<sup>th</sup> 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

	<p>or upon the AMC receiving notification of death of the Unit holder.</p> <p>If the required minimum balance is not available in the transferor scheme for 3 consecutive attempts, the STP registered will be terminated.</p> <p>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.</p> <p>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.</p> <p><b>Investors are requested to note that STP Facility will not be available under demat mode of holding units.</b></p> <p><b><u>Systematic Transfer Plan (STP) Intello - An Intelligent STP Booster Plan (hereinafter referred to as STP Intello Facility):</u></b></p> <p>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.</p> <p>The Scheme(s) eligible for this facility are as follows:</p> <p><b>Source Schemes:</b> 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.</p> <p><b>Target Schemes:</b> Union Flexi Cap Fund, Union Tax Saver (ELSS) Fund, Union Small Cap Fund, Union Largecap Fund, Union Value Discovery Fund, Union Focused Fund, Union Large &amp; Midcap Fund, Union Midcap Fund, Union Balanced Advantage Fund, Union Hybrid Equity Fund, Union Retirement Fund, Union Multicap Fund and Union Innovation &amp; Opportunities Fund.</p> <p>The key features of this Facility are as follows:</p> <p>a) The STP Intello frequency will be monthly.</p>
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- 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](http://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.

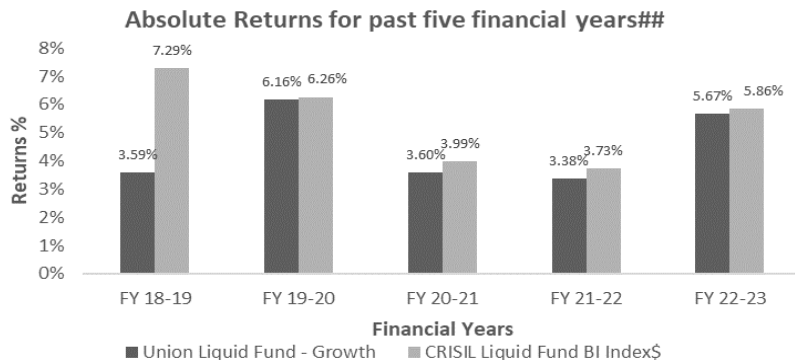
UEUBAF Level (Percentage )	Multiplier (of base amount) (of STP)
Less than 35	0.40
Greater than or equal to 35 but less than 40	0.55
Greater than or equal to 40 but less than 45	0.70
Greater than or equal to 45 but less than 50	0.85
Greater than or equal to 50 but less than 55	1.00
Greater than or equal 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 held in non - demat Mode in the Source Scheme and the Target Scheme.

	<p>This facility is not available for units held / to be held in demat mode.</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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 'Booster Systematic Transfer Plan (STP) Facility – Form', as amended from time to time.</li> </ul> <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</p>
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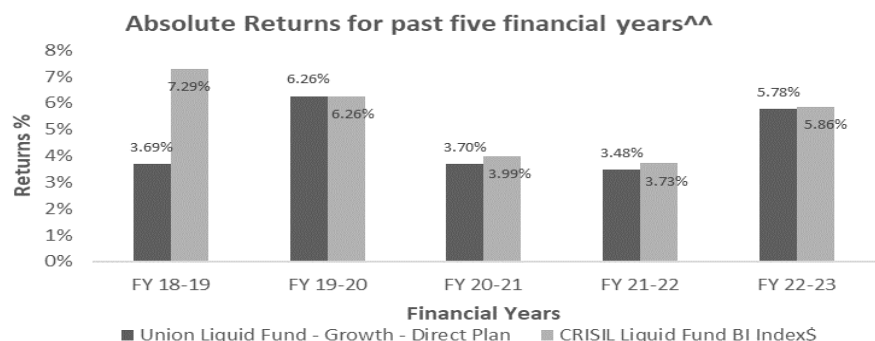
	<p>basis. Further, the AMC reserves the right to restrict the number / type of schemes being offered through this facility.</p> <p><b>For further details, refer to the SID of the Scheme.</b></p>																														
<b>Systematic Withdrawal Plan (SWP)</b>	<p>The SWP frequencies available under the Scheme are as follows:</p> <table><tr><th>Frequency</th><th>Cycle Day/ Date*</th><th>Default Day/ Date</th><th>Minimum Instalment Amount (in Rs.)</th><th>Minimum Instalments</th></tr><tr><td>Daily</td><td>Daily (Only Business Days)</td><td>Not applicable</td><td>Rs. 1000 &amp; in multiples of Rs. 1/- thereafter</td><td>6</td></tr><tr><td>Monthly</td><td>Any date of the month</td><td>8<sup>th</sup> of the month</td><td>Rs. 1000 &amp; in multiples of Rs. 1/- thereafter</td><td>6</td></tr><tr><td>Quarterly</td><td>Any date of the month</td><td>8<sup>th</sup> of the month</td><td>Rs. 1000 &amp; in multiples of Rs. 1/- thereafter</td><td>6</td></tr><tr><td>Half Yearly</td><td>Any date of the month</td><td>8<sup>th</sup> of the month</td><td>Rs. 1000 &amp; in multiples of Rs. 1/- thereafter</td><td>6</td></tr><tr><td>Yearly</td><td>Any date of the month</td><td>8<sup>th</sup> of the month</td><td>Rs. 1000 &amp; in multiples of Rs. 1/- thereafter</td><td>6</td></tr></table> <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 8<sup>th</sup> shall be treated as the Default Date.</p> <p>If the SWP end date is not selected by the investor, then the SWP 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 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><b>Investors are requested to note that SWP Facility will not be available under demat mode of holding units.</b></p>	Frequency	Cycle Day/ Date*	Default Day/ Date	Minimum Instalment Amount (in Rs.)	Minimum Instalments	Daily	Daily (Only Business Days)	Not applicable	Rs. 1000 & in multiples of Rs. 1/- thereafter	6	Monthly	Any date of the month	8 <sup>th</sup> of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6	Quarterly	Any date of the month	8 <sup>th</sup> of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6	Half Yearly	Any date of the month	8 <sup>th</sup> of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6	Yearly	Any date of the month	8 <sup>th</sup> of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
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	<b>For further details, refer to the SID of the Scheme.</b>
<b>Despatch of Repurchase (Redemption) request</b>	<p>Within 3 working days of the receipt of the redemption request at the authorised centre of Union Mutual Fund.</p> <p>Investors are requested to note that, under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI).</p>
<b>Benchmark Index</b>	<p>CRISIL Liquid Debt B-I Index<sup>#</sup></p> <p><b>#CRISIL Benchmark Disclaimer:</b> CRISIL Indices are the sole property of CRISIL Limited (CRISIL). CRISIL Indices shall not be copied, transmitted or distributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL Indices.</p> <p>The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the Regulations and other prevalent guidelines.</p> <p><b>Note:</b> The name of the Benchmark has changed from CRISIL Liquid Fund BI Index to CRISIL Liquid Debt B-I Index with effect from April 03, 2023.</p>
<b>Income Distribution cum Capital Withdrawal Policy</b>	<p>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> <p>IDCW, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of Unit holders on the notified record date. The IDCW warrants/proceeds shall be transferred to the unitholders within seven working days from the record date. The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>The actual declaration of IDCW and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decisions of the Trustee shall be</p>

	<p>final in this regard.</p> <p>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><b>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.</b></p> <p><b>For further details, please refer to the SID of the Scheme.</b></p>																																	
<b>Name of the Fund Manager</b>	<p>Mr. Parijat Agrawal (Head – Fixed Income) (Managing the Scheme since June 18, 2021)</p> <p>Mr. Devesh Thacker (Fund Manager - Fixed Income) (Managing this scheme since inception.)</p>																																	
<b>Name of the Trustee company</b>	Union Trustee Company Private Limited																																	
<b>Performance of the Scheme</b>	<p><b>The performance of the Scheme as on September 30, 2023 is provided below:</b></p> <p><b>Union Liquid Fund - Growth Option</b></p> <table><tr><th><b>Compounded Annualised Returns</b></th><th><b>Scheme Returns (%)*</b></th><th><b>Benchmark Returns (%)*</b></th></tr><tr><td>Returns for the last 1 year</td><td>6.90%</td><td>7.00%</td></tr><tr><td>Returns for the last 3 years</td><td>4.71%</td><td>4.97%</td></tr><tr><td>Returns for the last 5 years</td><td>5.16%</td><td>5.43%</td></tr><tr><td>Returns since inception#</td><td>6.71%</td><td>6.98%</td></tr></table> <p>#Since inception returns are based on Rs. 1000 (initial allotment NAV) invested at inception. (Allotment / Inception Date - June 15, 2011).</p> <p><b>Absolute Returns for past five financial years##</b></p>  <table><thead><tr><th>Financial Years</th><th>Union Liquid Fund - Growth</th><th>CRISIL Liquid Fund BI Index\$</th></tr></thead><tbody><tr><td>FY 18-19</td><td>3.59%</td><td>7.29%</td></tr><tr><td>FY 19-20</td><td>6.16%</td><td>6.26%</td></tr><tr><td>FY 20-21</td><td>3.60%</td><td>3.99%</td></tr><tr><td>FY 21-22</td><td>3.38%</td><td>3.73%</td></tr><tr><td>FY 22-23</td><td>5.67%</td><td>5.86%</td></tr></tbody></table> <p>##The Scheme was launched during the financial year 2011-2012.</p> <p><b>Union Liquid Fund - Direct Plan - Growth Option</b></p>	<b>Compounded Annualised Returns</b>	<b>Scheme Returns (%)*</b>	<b>Benchmark Returns (%)*</b>	Returns for the last 1 year	6.90%	7.00%	Returns for the last 3 years	4.71%	4.97%	Returns for the last 5 years	5.16%	5.43%	Returns since inception#	6.71%	6.98%	Financial Years	Union Liquid Fund - Growth	CRISIL Liquid Fund BI Index\$	FY 18-19	3.59%	7.29%	FY 19-20	6.16%	6.26%	FY 20-21	3.60%	3.99%	FY 21-22	3.38%	3.73%	FY 22-23	5.67%	5.86%
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Returns for the last 1 year	7.00%	7.00%
Returns for the last 3 years	4.81%	4.97%
Returns for the last 5 years	5.27%	5.43%
Returns since inception^	6.41%	6.77%

^Since inception returns are based on Rs. 1150.6876 (initial allotment NAV) invested at inception. (Allotment / Inception Date – January 1, 2013).



^^ Direct Plan was introduced under the Scheme with effect from January 1, 2013.

#### PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.

**Note:** It may be noted that with effect from October 2, 2011, the face value per unit was changed from Rs. 10/- to Rs. 1,000/-. Accordingly, the Net Asset Value (NAV) per unit of the scheme was reset to reflect the change in the face value per unit. The applicable NAV for the scheme was based on Rs. 1,000/- for all transactions effected at the applicable NAV of October 2, 2011 and on all days thereafter. 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 data is as on **September 30, 2023**. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

**Note:** The name of the Benchmark has changed from CRISIL Liquid Fund BI Index to CRISIL Liquid Debt B-I Index with effect from April 03, 2023.

**§CRISIL Benchmark Disclaimer:** CRISIL Indices are the sole property of CRISIL Limited (CRISIL). CRISIL Indices shall not be copied, transmitted or distributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states

	that it has no financial liability whatsoever to the users of CRISIL Indices.																	
<b>Expenses of the Scheme</b>																		
<b>(i) Load Structure</b>	Entry Load*: Not applicable																	
	Exit Load**:																	
	<table><tr><th>Investor Exit upon subscription</th><th>Exit load as a % of redemption proceeds</th></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>0.0000%</td></tr></table>	Investor Exit upon subscription	Exit load as a % of redemption proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%	
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	Day 5	0.0050%																
	Day 6	0.0045%																
Day 7 onwards	0.0000%																	
<p>*In accordance with Clause 10.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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>**Goods and Services tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of Goods and Services tax will be credited to the scheme.</p>																		
<p>The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations.</p>																		
<p>Load, if any, shall be applicable for switches between eligible schemes of Union Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plans under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union Mutual Fund.</p>																		
<p><b>For further details on Load Structure, refer to the SID of the Scheme.</b></p>																		
<p>As per the SEBI (Mutual Funds) Regulations, the maximum recurring expenses of the Scheme (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 as given in the table below:</p>																		
<b>(ii) Recurring Expenses</b>	on the first Rs.500 crores of the daily net assets : 2.00%	The actual expense for the financial year ended March 31, 2023:																
	on the next Rs.250 crores of the daily net assets :1.75%																	

	<p>on the next Rs.1,250 crores of the daily net assets : 1.50%</p> <p>on the next Rs.3,000 crores of the daily net assets : 1.35%</p> <p>on the next Rs.5,000 crores of the daily net assets : 1.25%</p> <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> <p>On balance of the assets : 0.80%</p>	<ul style="list-style-type: none"> <li>• Direct Plan :0.07%</li> <li>• Other than Direct Plan: 0.17%</li> </ul>
	<p>Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme.</p> <p>With reference to SEBI's letter no. SEBI/HO/ IMD/ IMD-SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, a copy of which was forwarded by AMFI vide email no. 35P/ MEM-COR/ 85/ 2022-23 dated March 02, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.</p> <p><b>The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under the Direct Plan.</b></p> <p>Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by AMC/Trustee/Sponsor.</p> <p><b>For complete details in this regard please refer to the SID of the Scheme.</b></p>	
<p><b>Waiver of Load for Direct Applications</b></p>	<p>Pursuant to Clause 10.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load will be charged for purchase/ additional purchase/ switch-in/ SIP/ STP transactions accepted by the Fund. Therefore, the procedure for waiver of load for direct applications is no longer applicable.</p>	
<p><b>Transaction Charges to Distributors</b></p>	<p>In accordance with the terms of Clause 10.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor <b>(who have specifically opted-in to receive the transaction charges)</b> as under:</p> <ul style="list-style-type: none"> <li>○ <b>First Time Mutual Fund Investor (across Mutual Funds):</b> 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</li> </ul>	

	<p>shall be invested.</p> <ul style="list-style-type: none"> <li>○ <b>Investor other than First Time Mutual Fund Investor:</b> 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.</li> </ul> <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.</p> <p><b>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.</b></p>	
<b>Tax treatment for the Investors (Unitholders)</b>	Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.	
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The Mutual Fund shall prominently disclose the Net Asset Values of the Scheme on every business day on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and also on the website of Union Mutual Fund <a href="http://www.unionmf.com">www.unionmf.com</a> by 11:00 p.m. Investors may also contact any of the Investor Service Centres (ISCs) of Union Mutual Fund.</p> <p>In case the NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.</p>	
<b>For Investor Grievances please contact</b>	<b>Name and Address of Registrar</b>	<b>Contact person name, address, telephone number, fax number, e-mail i.d. at Union Mutual Fund</b>
	<b>Computer Age Management Services Ltd. (R &amp;T)</b> 158, Rayala Tower 1, 1st Floor, Anna Salai, Chennai, Tamil Nadu - 600002. e-mail: <a href="mailto:enq_uk@camsonline.com">enq_uk@camsonline.com</a>	<b>Ms. Leena Johnson</b> <b>Investor Relations Officer,</b> Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059 Phone: 022-67483333, Fax No: 022 - 67483402 Toll free no.: 18002002268/ 18005722268 e-mail: <a href="mailto:investorcare@unionmf.com">investorcare@unionmf.com</a>
	<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</p>	

	<p>resolve any investor grievances promptly.</p> <p><b>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.</b></p>
<b>Unit Holders' Information</b>	<p><b>Account Statements:</b> 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"> <li>• <u>Non-demat account holders:</u> The AMC shall issue to the investor whose application (other than 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.</li> </ul> <p>Account Statement for 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 STP/ SWP shall be issued within 10 working days of the initial investment/ transfer/ withdrawal. In case of specific request received from investors, the Mutual Fund shall provide the account statement for STP/ SWP to the investors within 5 working days from the receipt of such application without any charges.</p> <ul style="list-style-type: none"> <li>• <u>Demat account holders:</u> 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.</li> </ul> <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.</p> <p><b>For further details, please refer to the SID of the Scheme.</b></p> <p><b>Consolidated Account Statement (CAS):</b></p> <p><b>i) <u>Investors who do not hold Demat Account:</u></b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• In case of investors in whose folios no transaction has taken place</li> </ul>

	<p>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.</p> <ul style="list-style-type: none"> <li>• 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.</li> </ul> <p><b>ii) <u>Investors who hold Demat Account:</u></b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• In case of investors in whose folios and demat accounts no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by Depositories, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds and across demat accounts of such investors.</li> <li>• 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.</li> <li>• The dispatch of CAS by the Depositories would constitute</li> </ul>
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	<p>compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>b) In case the account has more than one registered holder, the CAS shall be sent to the first holder.</li> <li>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</li> <li>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.</li> </ol> <p><b>For further details, please refer the SID of the Scheme.</b></p> <p><b>Fortnightly/ Monthly / Half yearly Portfolio Disclosures:</b> 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</p>
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	<p>downloadable spreadsheet format. Further, pursuant to Clause 5.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023, for debt schemes, portfolio disclosure shall be done on fortnightly basis within 5 days of every fortnight as prescribed by the said circular.</p> <p>In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of the scheme portfolio within 10 days from the close of each month/ half-year respectively. The AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of the scheme portfolios on its website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p><b>Annual Financial Results:</b> The AMC will host the Annual Report of the Schemes on the website of the AMC and on the website of AMFI not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The AMC shall e-mail the scheme annual reports or abridged summary thereof to those unitholders whose e-mail addresses are registered with the Mutual Fund.</p> <p>The AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.</p> <p>Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof.</p> <p>Further, unitholders can submit a request for a physical or electronic copy of the scheme annual report or abridged summary thereof by writing to the AMC at the email address <a href="mailto:investorcare@unionmf.com">investorcare@unionmf.com</a> or calling the AMC on the toll free number 18002002268 or submitting a request at any of the official points of acceptance of Union Mutual Fund.</p> <p>Union Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise Annual Report on the AMC website (<a href="http://www.unionmf.com">www.unionmf.com</a>) and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p><b>Half Yearly Unaudited Financial Results:</b> 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,</p>
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	<p>in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.</p> <p><b>Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark:</b> In accordance with Clause 17.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any change in risk-o-meter shall be communicated to the unitholders of the Scheme by way of Notice cum Addendum and by way of an e-mail or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 days from the close of each month. The Mutual Fund/AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed.</p> <p>Further, in accordance with Clause 5.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC is required to disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI:</p> <ul style="list-style-type: none"> <li>a. risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and</li> <li>b. risk-o-meter of the Scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.</li> </ul> <p>Additionally, the AMC is also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of Clause 5.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023.</p> <p><b>Disclosure of Potential Risk Class (PRC) Matrix:</b></p> <p>Pursuant to Clause 17.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application</p>
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	<p>form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The Scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix.</p> <p>Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.</p> <p>The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change.</p> <p>The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.</p> <p><b>For further details, please refer to the SID of the Scheme.</b></p>																																				
<b>Additional Scheme Disclosures</b>	<p><b>a) Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on September 30, 2023:</b></p> <p>i. Top 10 holdings by issuer:</p> <table border="1"> <thead> <tr> <th>Issuer Name</th><th>% of Net Assets</th></tr> </thead> <tbody> <tr> <td>Reserve Bank of India</td><td>17.18%</td></tr> <tr> <td>HDFC Bank Ltd</td><td>6.02%</td></tr> <tr> <td>NABARD</td><td>4.01%</td></tr> <tr> <td>Canara Bank</td><td>6.04%</td></tr> <tr> <td>SIDBI</td><td>4.62%</td></tr> <tr> <td>Axis Bank Ltd.</td><td>4.02%</td></tr> <tr> <td>Bank of Baroda</td><td>4.02%</td></tr> <tr> <td>LIC Housing Finance Ltd</td><td>3.22%</td></tr> <tr> <td>Indian Bank</td><td>3.03%</td></tr> <tr> <td>ICICI Securities Ltd</td><td>3.03%</td></tr> <tr> <td><b>Total</b></td><td><b>55.19%</b></td></tr> </tbody> </table> <p>ii. Fund allocation towards various sectors^:</p> <table border="1"> <thead> <tr> <th>Sector*</th><th>% of Net Assets</th></tr> </thead> <tbody> <tr> <td>Financial Services</td><td>64.76%</td></tr> <tr> <td>Healthcare</td><td>2.02%</td></tr> <tr> <td>Fast Moving Consumer Goods</td><td>2.01%</td></tr> <tr> <td>Services</td><td>1.00%</td></tr> <tr> <td>Sovereign</td><td>17.18%</td></tr> </tbody> </table>	Issuer Name	% of Net Assets	Reserve Bank of India	17.18%	HDFC Bank Ltd	6.02%	NABARD	4.01%	Canara Bank	6.04%	SIDBI	4.62%	Axis Bank Ltd.	4.02%	Bank of Baroda	4.02%	LIC Housing Finance Ltd	3.22%	Indian Bank	3.03%	ICICI Securities Ltd	3.03%	<b>Total</b>	<b>55.19%</b>	Sector*	% of Net Assets	Financial Services	64.76%	Healthcare	2.02%	Fast Moving Consumer Goods	2.01%	Services	1.00%	Sovereign	17.18%
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	<table border="1"> <tr> <td>Consumer Services</td><td>3.02%</td></tr> <tr> <td>Diversified</td><td>0.80%</td></tr> <tr> <td><b>Total</b></td><td><b>90.79%</b></td></tr> </table> <p>*Sector Classification as recommended by AMFI</p> <p><i>^Kindly note that the above sector classification does not include Cash &amp; Cash Equivalents which is <b>9.21%</b> of the net assets.</i></p> <p>For the latest monthly portfolio holding, kindly visit our website <a href="https://unionmf.com/about-us/downloads/monthly-portfolio">https://unionmf.com/about-us/downloads/monthly-portfolio</a></p> <p><b>b) The Portfolio Turnover Ratio has not been given as the Scheme is a Liquid Scheme.</b></p>	Consumer Services	3.02%	Diversified	0.80%	<b>Total</b>	<b>90.79%</b>
Consumer Services	3.02%						
Diversified	0.80%						
<b>Total</b>	<b>90.79%</b>						
<b>Segregated Portfolio</b>	<p>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 Clause 4.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time.</p> <p><b>For further details, please refer the SID of the Scheme.</b></p>						
<b>Mandatory Swing Pricing Framework for market dislocation</b>	<p>Swing Pricing refers to a process for adjusting a scheme's Net Asset Value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e. flows into or out of the scheme) to the investors associated with that activity during the life of a scheme, excluding ramp-up period or termination. In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market. In such circumstances, swing pricing can be a useful mechanism to contribute to protect the interests of existing investors, specifically from the dilution of their holdings; and contribute to protect the value of the investors capital. Swing pricing is an anti-dilution adjustment that seeks to protect investors in a scheme from performance dilution as a result of significant outflows from the scheme, particularly during market dislocation.</p> <p>Mandatory full swing during market dislocation shall apply as stated below:</p> <ol style="list-style-type: none"> <li>The swing pricing framework will be applicable only for scenarios related to net outflows from the Scheme.</li> <li>SEBI will determine 'market dislocation' either based on the recommendation of the Association of Mutual Funds of India (AMFI) or suo moto.</li> <li>Once market dislocation is declared, it will be notified by SEBI that swing pricing will be applicable for a specified period.</li> <li>Subsequent to the announcement of market dislocation, the swing pricing framework shall be applicable only to those open ended debt schemes of Union Mutual Fund (except Union Overnight Fund), which: <ol style="list-style-type: none"> <li>have High or Very High risk on the risk-o-meter (as of the</li> </ol> </li> </ol>						

	<p>most recent period at the time of declaration of market dislocation); and</p> <p>b. classify themselves in the cells A-III, B-II, B-III, C-I, C-II and C-III of Potential Risk Class (PRC) Matrix.</p> <p>v) At the time of market dislocation, the swing factor as mentioned in the below table shall be made applicable to the aforementioned schemes:</p> <table><tr><th colspan="4">Swing factor for designated debt schemes</th></tr><tr><th>Max Credit Risk of Scheme→</th><th>Class A (Credit Risk Value &gt;=12)</th><th>Class B (Credit Risk Value &gt;=10)</th><th>Class C (Credit Risk Value &lt; 10)</th></tr><tr><th>Max Interest Rate Risk of the Scheme ↓</th><td></td><td></td><td></td></tr><tr><td>Class I: (Macaulay Duration &lt;= 1 year)</td><td>-</td><td>-</td><td>1.5%</td></tr><tr><td>Class II: (Macaulay Duration &lt;= 3 years)</td><td>-</td><td>1.25%</td><td>1.75%</td></tr><tr><td>Class III: (Any Macaulay Duration)</td><td>1%</td><td>1.5%</td><td>2%</td></tr></table> <p>vi) The Scheme performance shall be computed based on unswung NAV.</p> <p>vii) Impact of Swing Pricing on Incoming and Outgoing Investors</p> <p>When swing pricing framework is triggered and swing factor is made applicable, both the incoming (unit holders who submit purchase / switch-in requests) and outgoing investors (unit holders who submit redemption / switch out requests) shall get NAV adjusted for swing factor.</p> <p>Swing Pricing shall be made applicable to all unitholders at PAN level with an exemption for redemptions upto Rs. 2 lacs for each mutual fund scheme. However, there shall be no threshold applicable in case of incoming investors i.e. the swung NAV or NAV adjusted to the swing factor shall be made applicable to all incoming investors irrespective of the application/investment amount. Intra-scheme switches i.e. switches within the same Scheme viz. from Regular Plan to Direct Plan and vice-versa or from Growth option to Income Distribution cum Capital Withdrawal option and vice versa, will be excluded from applicability of swing pricing.</p> <p><b><u>Illustration:</u></b></p> <p>Assume that the NAV of the Scheme is Rs. 10 and that there is no exit load applicable under the Scheme. On declaration of market dislocation by SEBI, assuming the swing factor applicable to Scheme as per the swing factor</p>	Swing factor for designated debt schemes				Max Credit Risk of Scheme→	Class A (Credit Risk Value >=12)	Class B (Credit Risk Value >=10)	Class C (Credit Risk Value < 10)	Max Interest Rate Risk of the Scheme ↓				Class I: (Macaulay Duration <= 1 year)	-	-	1.5%	Class II: (Macaulay Duration <= 3 years)	-	1.25%	1.75%	Class III: (Any Macaulay Duration)	1%	1.5%	2%
Swing factor for designated debt schemes																									
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	<p>table is 1.5%, then:</p> <p>The NAV shall be adjusted as below:</p> <p>Swung NAV = Existing NAV – (Applicable swing factor* Existing NAV)</p> <p>= Rs. 10 - (1.5% of Rs. 10)</p> <p>= Rs. 10 - Rs. 0.15</p> <p>= Rs. 9.85</p> <p>Swing pricing shall be made applicable to all unitholders at PAN level. Purchases, including switch-ins, shall be processed at NAV of Rs. 9.85. Redemptions, including switch outs, at PAN level, of value upto Rs. 2 Lakhs shall be processed at an NAV of Rs. 10 and Redemptions, at PAN level, above Rs. 2 Lakhs shall be processed at NAV of Rs. 9.85.</p> <p>The above illustration has been given only to explain the impact of swing pricing on NAV of the Scheme. The actual purchase and sale price would depend on the prevailing exit load, if any, and other terms and conditions mentioned in the scheme documents of the Scheme. If there is any exit load applicable as per scheme provisions, the same shall be applied on swung NAV.</p> <p><b>Disclosure requirements:</b> Disclosures pertaining to NAV adjusted for swing factor along with the performance impact shall be made by the AMC in the prescribed format in the SID and in the scheme wise Annual Reports and Abridged summary thereof and on the AMC's website in case swing pricing framework has been made applicable for the Scheme.</p>
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#### **COMPARISON WITH EXISTING OPEN-ENDED INCOME SCHEMES:**

<b>Scheme Name</b>	<b>Type</b>	<b>Investment Objective</b>	<b>Differentiation</b>	<b>AUM (Rs. in crore) as on September 30, 2023</b>	<b>No. of folios as on September 30, 2023</b>
Union Dynamic Bond Fund	An open ended dynamic debt scheme investing across duration. A relatively high	To actively manage a portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and liquidity to the	The scheme invests in Debt Instruments including Government Securities and Corporate Debt and Money Market Instruments.	91.72	3763

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
	interest rate risk and moderate credit risk	<p>investors.</p> <p>However, there can be no assurance that the investment objective of the scheme will be achieved.</p>	<p>Asset Allocation under normal circumstances:</p> <p>Debt* Instruments including Government Securities and Corporate Debt (Maximum 100 % and Minimum – 0 % of the total assets).</p> <p>Money Market Instruments (Maximum 100 % and Minimum – 0 % of the total assets).</p> <p>Units issued by REITs and InvITs (Maximum 10% and Minimum 0% of the total assets)</p> <p>*Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of</p>		

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
			purchase.		
Union Liquid Fund	An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.	<p>To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities.</p> <p>However, there can be no assurance that the investment objective of the scheme will be achieved.</p>	<p>The scheme invests in debt and money market instruments with maximum residual maturity of 91 days.</p> <p>Asset Allocation under normal circumstances:</p> <p>Money market and debt* instruments with residual maturity upto 91 days (including floating rate debt instruments, securitized debt, mutual fund units of debt schemes) (Maximum 100% and Minimum 0% of the total assets)</p> <p>*Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as</p>	2,462.17	5872

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
			at the time of purchase.		
Union Corporate Bond Fund	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.	To achieve long term capital appreciation by investing substantially in a portfolio of corporate debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.	<p>The scheme will invest predominantly in AA+ and above rated corporate bonds and remaining portion will be invested in debt and money market securities</p> <p>Asset Allocation under normal circumstances:</p> <p>Corporate Bonds (only in AA+ and above rated corporate bonds) (Maximum 100% and Minimum 80% of the total assets)</p> <p>Debt and Money Market Instruments (Maximum 20 % and Minimum - 0 % of the total assets).</p>	444.07	4835

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
Union Overnight Fund	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.	<p>The investment objective of the scheme is to generate returns by investing in Debt and Money Market Instruments with overnight maturity.</p> <p>However, there is no assurance that the investment objective of the scheme will be achieved.</p>	<p>The scheme invests in overnight securities. However, the Scheme may deploy, not exceeding 5% of the net assets of the Scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.</p> <p>Asset Allocation under normal circumstances:</p> <p>Debt and Money Market Instruments maturing on or before the next Business Day (including Tri-party Repo and equivalent)</p> <p>(Maximum 100 % and Minimum – 0 % of the total assets).</p>	288.09	1443
Union Medium	An open ended	The investment objective of the	Asset Allocation under normal	133.76	3581

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
Duration Fund	medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 4 years. Please refer to the page no. 40 of the SID on which the concept of Macaulay Duration has been explained. A relatively high interest rate risk and moderate credit risk.	<p>Scheme is to generate income and capital appreciation by investing in Fixed Income Securities and Money Market Instruments.</p> <p>However, there is no assurance that the Investment Objective of the scheme will be achieved.</p>	<p>circumstances:</p> <p>Debt and Money Market Instruments<sup>^</sup> (0% -100% of the total assets)</p> <p>Units issued by REITs and InvITs (0% - 10% of the total assets)</p> <p><sup>^</sup>Investment in Debt and Money Market Instruments will be such that the Macaulay Duration of the portfolio will be between 3 years to 4 years under normal circumstances. In case of anticipated adverse situation(s), the portfolio Macaulay Duration will be between 1 year to 4 years. Please refer to the page no. 40 of the SID on which the concept of Macaulay</p>		

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
			Duration has been explained.		
Union Money Market Fund	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.	The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of money market instruments. However, there is no assurance that the Investment Objective of the Scheme will be achieved	<p>The Scheme will invest exclusively in money market securities having maturity upto 1 year.</p> <p>Under normal circumstances, the asset allocation shall be as under:</p> <p>Money Market Instruments having maturity upto 1 year</p> <p>(Maximum 100 % and Minimum – 0 % of the total assets).</p>	176.38	4087
Union Gilt Fund	An open ended debt scheme investing in government securities across maturity. A relatively high	The investment objective of the Scheme is to generate income through investment in a portfolio comprising of government securities of various maturities. However, there is no assurance that the Investment	The Scheme shall invest minimum 80% of the total assets in government securities (i.e. Central and State Government securities, Treasury Bills and Cash Management Bills of	121.18	2053

Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
	interest rate risk and relatively low credit risk.	Objective of the Scheme will be achieved.	<p>Government of India).</p> <p>Under normal circumstances, the asset allocation shall be as under:</p> <p>Central and State Government securities, Treasury Bills and Cash Management Bills of Government of India.</p> <p>(Maximum 100 % and Minimum – 80 % of the total assets).</p> <p>Call money market, Triparty Repo, Reverse Repo in Government Securities and Treasury Bills*. (Maximum 20 % and Minimum – 0 % of the total assets).</p> <p>*Including alternative investment for</p>		

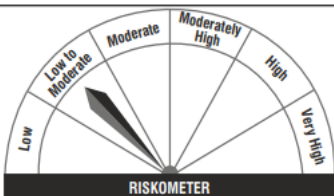
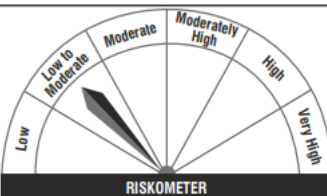
Scheme Name	Type	Investment Objective	Differentiation	AUM (Rs. in crore) as on September 30, 2023	No. of folios as on September 30, 2023
			call money market as may be permissible by SEBI and RBI, subject to prior regulatory approval, if any.		

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, Benchmark Riskometer and Potential Risk Class Matrix for Application Form**

**UNION LIQUID FUND**  
**(An Open-Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.)**

**Continuous offer of units at NAV based prices (Face value Rs. 1,000/- per unit)**

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>Reasonable returns over Short Term commensurate with low risk and high level of liquidity.</li> <li>Investment in Money market and Debt securities with maturity of upto 91 days.</li> </ul>	 <p align="center"><b>RISKOMETER</b> Investors understand that their principal will be at low to moderate risk</p>	 <p align="center"><b>RISKOMETER</b> CRISIL Liquid Debt B-I Index*</p>

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

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

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

Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)		<b>B-I</b>	
Moderate (Class II)			
Relatively High (Class III)			

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

Broker Code/ ARN	Sub-Broker ARN/ Branch Code	Internal sub-Broker Code	EUIN* (Refer Section 'M' of instructions)	RIA Code / PMRN**	Date & Time Stamp
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\*I/We hereby confirm that the EUIN 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 Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Signature Second Applicant/ POA/ Authorised Signatory	Signature Third Applicant/ POA/ Authorised Signatory
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Any upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors assessment of various factors including the service rendered by the distributor.

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Section '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.	<b>EXISTING UNIT HOLDER INFORMATION</b> (Please complete Section 1, 9 & 11 only) (The details in our records under the Folio No. mentioned below will only be considered for this application) <b>*Mandatory</b>									
	Unitholder's Name								Folio No.	
2.	<b>MODE OF HOLDING</b> <input type="radio"/> Single <input type="radio"/> Joint (Default option) <input type="radio"/> Anyone or Survivors									
3.	<b>FIRST APPLICANT'S INFORMATION*</b> [Please tick (✓)] (Refer Section 'B' and 'C' of instructions) (Please ensure that the details mentioned matches with the KYC details)									
	<input type="radio"/> Mr. <input type="radio"/> Ms. <input type="radio"/> M/s. <span style="float: right;">N A M E</span>									
	PAN				<input type="radio"/> KYC		CKYC No. (KIN) ^			
<b>3a. Contact Details*</b> (Refer Section 'J' of Instructions) (Please ensure to mention Country and Area Code)										
Mobile No <sup>5</sup> .				E-mail <sup>5</sup>						
Tel. (Off.)		Country/ Area code		Tel. (Res.)		Country/ Area code		Fax		Country/ Area code
<sup>5</sup> Mobile number specified above belongs to [Please (✓)]						<sup>5</sup> Email address specified above belongs to [Please (✓)]				
<input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment)						<input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment)				
<input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings						<input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> 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 <input type="radio"/>										
<b>Mailing address*</b> (P. O. Box address is not sufficient.)										
City State Pin Code										
<b>Overseas address</b> (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										
<b>3b. Date of Birth</b> (Mandatory for investment received through minors) D D M M Y Y Y Y										
<b>Minor's Relationship with Guardian</b> (referred in point no. 4) <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Legal Guardian										
<b>3c. Proof for Date of Birth and relationship with Guardian</b> <input type="radio"/> Birth Certificate <input type="radio"/> School Leaving Certificate <input type="radio"/> Marksheet issued by HSC/ State Board <input type="radio"/> Passport <input type="radio"/> Others (Please Specify)										
<b>3d. Status*</b> <input type="radio"/> Resident Individual <input type="radio"/> Minor <input type="radio"/> NRI (Repatriable) <input type="radio"/> NRI (Non-Repatriable) <input type="radio"/> Sole Proprietorship <input type="radio"/> HUF <input type="radio"/> Partnership Firm <input type="radio"/> Limited Partnership (LLP) <input type="radio"/> Listed Company <input type="radio"/> Unlisted Company <input type="radio"/> Body Corporate <input type="radio"/> Bank/FI <input type="radio"/> Insurance Company <input type="radio"/> Government Body <input type="radio"/> AOP/BOI <input type="radio"/> Trust <input type="radio"/> Society <input type="radio"/> Provident Fund <input type="radio"/> Superannuation/Pension Fund <input type="radio"/> Gratuity Fund <input type="radio"/> FII <input type="radio"/> Others (Please Specify)										
<b>LEI Number (Legal Entity Identifier)</b> Valid until: D D M M Y Y Y Y										
For Non individuals only:										
<b>3e. Occupation*</b> <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)										
<b>3f. Gross Annual Income*</b> <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										
<b>Net-worth in ₹</b> 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.	<b>DEBIT MANDATE</b> (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 &amp; Branch \_\_\_\_\_



7.

UNITHOLDING OPTION

[Please tick (✓)]

☐ Physical Mode

☐ Demat Mode

(If demat account details are provided below, units will be allotted by default in electronic mode only)

DEMAT ACCOUNT DETAILS

(Refer Section 'H' of instructions)

NSDL: Depository Participant (DP) Name

DP ID No:

I

N

Beneficiary Account Number

CDSL: Depository Participant (DP) Name

Beneficiary Account Number

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

8.

INVESTMENT AND PAYMENT DETAILS\*

[Please tick (✓)]

(Refer Section 'F' of instructions)

[Third Party payment(s) will not be accepted]

Name of the Scheme

U

N

I

O

N

Plan

Option

Sub Option

IDCW Frequency~

☐ Regular/ Other than Direct Plan

☐ Direct

☐ Growth

☐ IDCW

☐ Payout of IDCW

☐ Reinvestment of IDCW

☐ Transfer of IDCW

☐ Daily

☐ Weekly

☐ Fortnightly

☐ Monthly

Transfer of IDCW to

U

N

I

O

N

Plan/ Option

Facility

Default Plan/ Option/ Facility will be applied in case of no information, ambiguity or discrepancy.

LUMPSUM

Payment Mode:

☐ Cheque

☐ RTGS

☐ NEFT

☐ Fund Transfer

☐ Debit Mandate (Union Bank of India A/C Holders only)

☐ One Time Mandate (OTM)

Cheque / RTGS / NEFT No.

Cheque / RTGS / NEFT Date

D

D

M

M

Y

Y

Y

Y

Amount in ₹ (Figures)

Amount in ₹ (words)

Source Bank Name

Source Branch

Source Bank A/C No.

Account Type

☐ Savings

☐ Current

☐ NRE

☐ NRO

☐ FCNR

Source Bank IFSC Code

Cheque Issuer Name

In case the cheque is issued by a person other than the investor

If electronic transfer, please fill UTR No.

If One Time Mandate, please fill, Unique Mandate Reference Number (UMRN)

~Note: IDCW - Income Distribution cum Capital Withdrawal Option

9.

PAYOUT BANK ACCOUNT DETAILS \*

[Please tick (✓)]

(Refer Section 'D' and 'F' of instructions)

(Will be updated only if the proof of bank account is available)

Please update my/our pay-in-bank account mentioned under point no. '8' above as default payout bank account

☐ Yes

☐ No

(If no please provide the below details along with cancelled cheque leaf with IFSC code and name printed on the face of the cheque.)

Bank Name

Bank A/C No

Bank Branch

A/C Type

☐ Savings

☐ Current

☐ NRE

☐ NRO

☐ FCNR

☐ Others

(Please Specify)

Bank City

State

PIN

IFSC CODE

MICR CODE

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

Document Attached

☐ Original Cancelled Cheque with name & A/c no. of 1st unitholder pre-printed

☐ Bank Pass Book having name, address & A/c no. of account holder with current entries not older than 3 months

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

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

TO BE FILLED ONLY IN CASE OF SIP APPLICANT

Name

PAN

Scheme/ Plan/ Option

SIP Amount

Frequency\*

SIP Date\*

SIP Day\*

Start Day/Month/Year

End Month/Year (Default Sep 2053)

☐ Daily

☐ Weekly

☐ Monthly

☐ Quarterly

☐ Daily

☐ Weekly

☐ Monthly

☐ Quarterly

☐ Daily

☐ Weekly

☐ Monthly

☐ Quarterly

#Note: In case the chosen date/day falls on a Non-Business Day or on a date which is not available in a particular month/week, the SIP will be processed on the immediate next Business date/day. **Daily Frequency** is available only for Union Flexi Cap Fund. **Weekly Frequency** is available under all existing schemes except Union Liquid Fund and Union Overnight Fund. Any day between Monday to Friday to be specified for Weekly frequency, in case of any discrepancy "Wednesday" shall be considered as default day. **Monthly/ Quarterly Frequency:** SIP Date to be specified for monthly/quarterly frequency, In case none of the frequencies have been selected then Monthly frequency shall be treated as the Default frequency, provided the requirement relating to minimum instalment size for monthly frequency is fulfilled. Further, in case of any discrepancy default SIP date considered shall be 8th of the specified month/ quarter.

## MANDATE INSTRUCTION FOR NACH/ ONE TIME MANDATE (OTM) (Refer overleaf for instructions)

UMRN

Date

[tick (3)]

Sponsor Bank Code

For Office Use Only

Utility Code

For Office Use Only

CREATE

MODIFY

CANCEL

I/We, hereby authorize

Union Mutual Fund

To debit [tick (3)]

☐ SB

☐ CA

☐ CC

☐ SB-NRE

☐ SB-NRO

☐ Other

Bank a/c number

with Bank

Name of Customer's Bank

IFSC

or MICR

an amount of Rupees

in words

₹

in figures

FREQUENCY

☒ Daily

☒ Weekly

☒ Monthly

☒ Quarterly

☒ Half Yearly

☒ Yearly

☒ As & when presented

DEBIT TYPE

☒ Fixed Amount

☒ Maximum Amount

Reference 1

Folio No.

Phone No.

Reference 2

Application No.

Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.

PERIOD

From

To

Or

☒ Until cancelled

Signature Primary Account Holder

Signature of Account Holder

Signature of Account Holder

Name as in bank records

Name as in bank records

Name as in bank records

1.

2.

3.

**Declaration:** This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Union Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Union Mutual Fund or the bank where I have authorised the debit.

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.

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.

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

# 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 atleast 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 Tax Saver (ELSS) Fund)	Minimum SIP Amount For Union Tax Saver (ELSS) 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](http://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](http://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, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. 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](http://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. 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](http://www.unionmf.com).

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

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

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

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

## ii. KYC requirements for existing investors:

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

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

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

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

## D. BANK ACCOUNT DETAILS / MULTIPLE BANK ACCOUNTS REGISTRATION

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

2. The investor agrees that the proceeds towards redemptions and 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 it's 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. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) & COMMON REPORTING STANDARDS (CRS) DETAILS AND TERMS & CONDITIONS:

a. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.

b. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e within a period of 30 days.

c. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.

d. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.

e. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.

f. If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor.

g. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.

h. Applicant/unit holder should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, applicant/unit holder also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.

i. Applicant/unit holder also undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.

j. Please note that applicants/unit holders may receive more than one request for information if you have multiple relationships/accounts/folios with us. Therefore, it is important that you respond to each of our request, even if you believe you have already supplied any previously requested information.

k. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.

l. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

## 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/ unempanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

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

- The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
- 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.
- 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.
- 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.
- Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.
- 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**

- "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:
  - Payment by Parents or Legal Guardian. However any redemption / IDCW payout will be paid only to the bank account of the minor held singly or jointly with the parents or legal guardian.
  - 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.
  - Custodian making investments on behalf of an FPI or a Client.
  - 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.
  - 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.

- 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.
- 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.
- 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.
- 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.
- 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). FIs 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). FPI's are not allowed to make payment on Non repatriable basis. The Trustee/AMC, at its discretion, may choose from time to time to alter or add other modes of payment.

Investors are requested to note that there can be only tax status, either Resident (RI) or Non Resident (NRI) against a single PAN. There cannot be different tax status for different folios for the same investor, same PAN. In case the existing tax status in a folio is NRI and the investor makes a new investment with tax status as RI, the new investment will be processed with tax status as NRI. Similarly if the existing status in a folio is RI and the investor makes a new purchase with tax status as NRI, the tax status of the existing RI folio will be changed to NRI. In case of any change in tax status, Investors should submit a request for change of tax status request before submitting the new investment to avoid any inconvenience. The AMC reserves the right to reject or reverse & reprocess the transactions at a later date in case of any error.

**For more details please refer to the SID.**

**G. SYSTEMATIC INVESTMENT PLAN (SIP) AND OTHER FACILITIES**

- Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
- 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.
- 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.
- 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.
- The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
- 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**

- 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".
- 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.
- There should be a minimum gap of 30 days from the date of submission of SIP application for SIP Auto Debit to start.
- 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:**

- 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 details of SIP Top up facility and Trigger Facility please refer to the SID of the Scheme.
- Investors intending to opt for these facilities should fill up the relevant application form as may be available on the website [www.unionmf.com](http://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**

- Applicants/Unit holders/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.
- 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.
- 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.**
- For allotment in electronic form, units will be credited directly in the demat account of the investor.
- The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
- 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](http://www.nsdl.co.in) or [www.cdslindia.com](http://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.
- 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.unionnmf.com](http://www.unionnmf.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, 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@unionnmf.com](mailto:investorcare@unionnmf.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 clause 10.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor (who have specifically opted-in to receive the transaction charges) as under:

- **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 clause 10.4.1.a, 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 (EUIIN):

As per clause 15.11 of SEBI Master Circular for Mutual Funds dated May 19, 2023 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) 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 EUIIN 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/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

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

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

#### O. 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.

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

• **Agartala** - Nibedita, 1st floor, JB Road, Palace Compound, Near Babuana Tea and Snacks, Agartala, Tripura - 799001. • **Agra** - No. 8, II Floor Maruti Tower Sanjay Place Agra Uttar Pradesh - 282002. • **Ahmedabad** - 111-113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380 006. • **Ahmednagar** - Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opposite Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. • **Ajmer** - AMC No. 423/30 Near Church Brahampuri, Opp T B Hospital Jaipur Road Ajmer Rajasthan - 305001. • **Akola** - Opp. RLT Science College Civil Lines Akola Maharashtra - 444001. • **Aligarh** - City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttar Pradesh - 202001. • **Allahabad** - 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad Uttar Pradesh - 211001. • **Alleppey** - Doctor's Tower Building Door No. 14/2562, 1st floor North of Iorn Bridge, Near Hotel Arcadia Regency Alleppey Kerala - 688011. • **Alwar** - 256A, Scheme No:1, Arya Nagar Alwar Rajasthan - 301001. • **Amaravati** - 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies Amaravati Maharashtra - 444601. • **Ambala** - Opposite PEER Bal Bhavan Road Ambala Haryana - 134003. • **Amritsar** - 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar - 143001, Punjab. • **Anand** - 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand Gujarat - 388001. • **Anantapur** - AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur - 515 001. • **Andheri** - 351, Icon, 501, 5 Floor, Western Express Highway, Andheri - East, Mumbai - 400069. • **Ankleshwar** - Shop No - F -56 First Floor, Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar-Bharuch Gujarat - 393002. • **Asansol** - Block - G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol West Bengal - 713303. • **Aurangabad** - 2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad, Maharashtra - 431001. • **Balasore** - B C Sen Road Balasore Orissa - 756001. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore Karnataka - 560 042. • **Bangalore** - 1st Floor 17/1, -(272) 12th Cross Road, Wilson Garden, Bangalore - 560027. • **Bareilly** - F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001. • **Basti** - Office no 3, 1st Floor Jamia Shopping Complex, (Opposite Pandey School) Station Road Basti Uttar Pradesh - 272002. • **Belgaum** - Classic Complex, Block no. 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum, Karnataka - 590 006. • **Ballari** - 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102, Karnataka. • **Berhampur** - Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur, Odisha - 760 002. • **Bhagalpur** - Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812001. • **Bharuch** (parent: Ankleshwar TP) - A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. • **Bhatinda** - 2907 GH, GT Road Near Zila Parishad Bhatinda Punjab - 151001. • **Bhavnagar** - 501 - 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364001. • **Bhilai** - First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, Dist. Durg, PIN - 490020. • **Bhilwara** - Shope No 211 - 213, Indraparstha tower Second floor Shyam ki sabji mandi Near Mukharji garden Bhilwara Rajasthan - 311001. • **Bhopal** - Plot no 10, 2nd Floor Alankar Complex Near ICICI Bank MP Nagar, Zone II Bhopal Madhya Pradesh - 462011. • **Bhubaneswar** - Plot No - 501/1741/1846, Premises No-203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar - 751001. • **Bhuj** - Office no. 4-5, first floor, RTO Relocation Commercial Complex -B, opposite Fire Station, near RTO Circle, Bhuj - Kutch, 370001. • **Bhusawal** (Parent: Jalgaon TP) - 3, Adelaide Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal Maharashtra - 425201. • **Bikaner** - Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, Rajasthan - 334 001. • **Bilaspur** - Shop No. B - 104, First Floor, Narayan Plaza, Link Road Bilaspur, Chattisgarh - 495001. • **Bohorampur** - No. 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742103. • **Bokaro** - Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City Bokaro Jharkhand - 827004. • **Borivali** - 501 - Tiara Chambers, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092. • **Burdwan** - 399 G T Road, Basement of Talk of the Town, Burdwan, West Bengal - 713 101. • **Kozhikode (Calicut)** - 29/97G, 2nd Floor, S.A Arcade, Mavoor Road, Arayidathupalam, Kozhikode - Kerala - 673016. • **Chandigarh** - Deepak Tower SCO 154-155, 1st Floor Sector 17-C Chandigarh Punjab - 160 017. • **Chennai** - Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai Tamil Nadu - 600 034. • **Chennai** - No.158, Rayala Tower-1, Anna Salai, Chennai - 600 002. • **Chhindwara** - 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. • **Chittorgarh** - 3 Ashok Nagar Near Heera Vatika Chittorgarh Rajasthan - 312001. • **Cochin** - Modayil, Door No.: - 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin, Kerala - 682 016. • **Coimbatore** - No. 1334, Thadagang Road, Thirumoorthy Layout, R. S. Puram, Behind Venkteswara Bakery, Coimbatore - 641 002. • **Cuttack** - Near Indian Overseas Bank Cantonment Road Mata Math Cuttack Orissa - 753001. • **Darbhanga** - Ground Floor, Belhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga, Bihar - 846001. • **Davenegere** - 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J. Extension Devengere Karnataka - 577002. • **Dehradun** - 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun Uttarakhand - 248001. • **Deoghar** - S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town Deoghar Jharkhand - 814112. • **Dhanbad** - Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad Jharkhand - 826001. • **Dharmapuri** - 16A/63A, Pidamaneri Road Near Indoor Stadium Dharmapuri Tamil Nadu - 636 701. • **Dhule** - House No. 3140, Opp. Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra - 424 001. • **Durgapur** - Plot No 3601, Nazrul Sarani City Centre, Durgapur, West Bengal - 713216. • **Erode** - 197, Seshaiyer Complex Agraharam Street Erode Tamil Nadu - 638001. • **Faizabad** - 1/13/196, A, Civil lines, behind Triupati Hotel, Faizabad Uttar Pradesh - 224001. • **Faridhabad** - LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad, Haryana - 121002. • **Gandhidham** - Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. • **Gandhinagar** - No.507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasan, Gandhinagar, Gujarat - 382421. • **Ghaziabad** - First Floor C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad, Uttar Pradesh, Pin-201002. • **Goa** - Office no 103, 1st floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403 001. • **Gondal** (Parent Rajkot) - A/177, Kailash Complex Opp. Khedut Decor Gondal Gujarat - 360 311. • **Gorakhpur** - Shop No. 5 & 6, 3rd Floor, The Mall, Cross Road A. D. Tiraha, Bank Road, Gorakhpur - 273001. • **Gulbarga** - Pal Complex, 1st Floor Opp. City Bus Stop, Super Market Gulbarga Karnataka - 585 101. • **Guntur** - D No 31-13-1158, 1st Floor, 13/1 Arundalpet, Ward No.6, Guntur - 522002. • **Gurgaon** - Unit no-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar 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 Gwalior Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh - 474002. • **Haldia** - J.L. No. 126, Basudevpur Mouza, Haldia Municipality, Ward No 10, Durgachak, Haldia, District Purba Medinipur, West Bengal - 721602. • **Haldwani** - Durga City Centre Nainital Road Haldwani Uttarakhand - 263139. • **Haridwar** - F - 3, Hotel Shaurya, New Model Colony, Haridwar - 249408. • **Hazaribag** - Municipal Market Annanda Chowk Hazaribagh Jharkhand - 825301. • **Himmatnagar** - D-78 First Floor New Durga Bazar Near Railway Crossing Himmatnagar Gujarat - 383 001. • **Hisar** - 12, Opp. Bank of Baroda Red Square Market Hisar Haryana - 125001. • **Hooghly** - 47/S//1 Raja Rammohan Roy Sarani, Serampore, Dist Hooghly, Hooghly - 712203. • **Hoshiarpur** - Near Archies Gallery Shimla Pahari Chowk Hoshiarpur Punjab - 146 001. • **Hosur** - 25/204, Attibele Road HCF Post, Mathigiri Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. • **Hubli** - No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road Hubli Karnataka - 580 029. • **Hyderabad** - 208, II Floor Jade Arcade Paradise Circle Secunderabad Andhra Pradesh - 500 003. • **Indore** - 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp. Greenpark Indore Madhya Pradesh - 452 001. • **Jabalpur** - 8, Ground Floor, Datt Towers Behind Commercial Automobiles Napier Town Jabalpur Madhya Pradesh - 482001. • **Jaipur** - R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001. • **Jalgaon** - Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon Maharashtra - 425001. • **Jalna** - Shop No 6, Ground Floor Anand Plaza Complex Bharat Nagar, Shivaji Putla Road Jalna Maharashtra - 431203. • **Jammu** - JRDS Heights Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu J & K - 180004. • **Jamnagar** - 207, Manek Centre, P. N. Marg, Jamnagar, Gujarat - 361 001. • **Janakpuri** - Office Number 112, 1 Floor, Mahatta Tower, B Block Community Centre, Janakpuri - 110058, New Delhi. • **Jamshedpur** - Millennium Tower, "R" Road Room No: 15 First Floor, Bistupur Jamshedpur Jharkhand - 831001 (w.e.f: November 22, 2023: Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001) • **Jaunpur** - 248, Fort Road, Near AMBER HOTEL, Jaunpur, Uttar Pradesh - 222001. • **Jhansi** - 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • **Jodhpur** - 1/5, Nirmal Tower Ist Chopasani Road Jodhpur Rajasthan - 342003. • **Junagadh** - Aastha Plus, 202 - A, 2nd Floor, Sardarbag Road, Nr. AlkapuriOpp, Zansi Rani Statue, Junagadh - 362001. • **Kadapa** - Bandi Subbaramaiah Complex D.No:3/1718, Shop No: 8 Raja Reddy Street Kadapa Andhra Pradesh - 516 001. • **Kakinada** - D No-25-4-29, 1 floor, Kommedreddy vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001. • **Kalyan** - Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Chatrapati Shivaji Maharaj Chowk, Opposite Kalyan Dombivli Municipal Corporation (KDMC), Kalyan (West), Thane - 421 301. • **Kalyani** - A - 1/50, Block - A, Dist Nadia Kalyani West Bengal - 741235. • **Kannur** - Room No.14/435 Casa Marina Shopping Centre Talap Kannur Kerala - 670004. • **Kanpur** - I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur Uttar Pradesh - 208 001. • **Karimnagar** - H.No.7-1-257, Upstairs S B H Mangammathota Karimnagar Andhra Pradesh - 505 001. • **Karnal** (Parent: Panipat TP) - 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. • **Karur** - 126 G. V.P.Towers, Kovai Road Basement of Axis Bank Karur Tamil Nadu - 639002. • **Katni** - 1st Floor, Gurunanak Dharmakanta Jabalpur Road BARGAWAN Katni Madhya Pradesh - 483 501. • **Khammam** - Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam Andhra Pradesh - 507 001. • **Kharagpur** - "Silver Palace", OT Road, Inda - Kharagpur, 301G.P-Barakola, PS - Kharagpur Local, West Bengal - 721 305. • **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416001. • **Kolkata** - Kankaria Centre, 2/1, Russell Street, (2ndFloor), Kolkata - 700071. • **Kolkata-CC** - 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata - 700 001. • **Kollam** - Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. • **Korba** - KH. No. 183/2G, Opposite Hotel Blue Diamond, T.P. Nagar, Korba - 495677. • **Kota** - B-33 'Kalyan Bhawan Triangle Part, Vallabh Nagar Kota Rajasthan - 324007. • **Kottayam** - 1307 B, Puthenparambil Building KSACS Road, Opp. ESIC office Behind Malayala Manorama Muttambalam P O Kottayam - 686501. • **Kukatpally** - No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPBB Colony, Kukatpally, Hyderabad - 500072. • **Kumbakonam** - 28/8, 1st Floor, Balakrishna Colony Pachaiappam Street, Near VVP Lodge, Kumbakonam, Tamil Nadu - 612001. • **Kurnool** - Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh - 518001. • **Lucknow** - Office No. 107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow - 226001. • **Ludhiana** - U/ GF, Prince Market, Green

Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana Punjab - 141 002. • **Madurai** - Shop No. 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai, Tamil Nadu - 625001. • **Mahabubnagar** - H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar, Telangana - 509001. • **Malda** - Daxhinapan Abasan Opp Lane of Hotel Kalinga SM Pally Malda West Bengal - 732 101. • **Mandi Gobindgarh\*** - Opposite Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301. • **Mangalore** - 14-6-674/15(1), Shop No.UG11-2 Maximus Complex, Light House Hill Road, Mangalore, Karnataka - 575 001. • **Manipal** - Shop No A-2, Basement floor, Academy Tower Opposite Corporation Bank Manipal Karnataka - 576104. • **Mapusa (Parent ISC : Goa)** - Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Goa Mapusa - 403 507. • **Margao** - F4 - Classic Heritage Near Axis Bank, Opp. BPS Club Pajifond, Margao, Goa - 403 601. • **Mathura** - 159/160 Vikas Bazar Mathura Uttar Pradesh - 281001. • **Meerut** - 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut Uttar Pradesh - 250002. • **Mehsana** - 1st Floor, Subhadra Complex Urban Bank Road Mehnsana Gujarat - 384 002. • **Mirzapur\*** - First Floor, Canara Bank Building, Dhundi Katra, Mirzapur, Uttarpradesh - 231001. • **Moga** - Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Punjab, Moga - 142 001. • **Moradabad** - H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244 001. • **Mumbai** - Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Mumbai** - Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. • **Muzzafarpur** - Brahman toli, Durgasthan Gola Road Muzaffarpur Bihar - 842001. • **Mysore** - No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore, Karnataka - 570009. • **Nadiad (Parent TP: Anand TP)** - F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. • **Nagpur** - 145 Lendra New Ramdaspeeth Nagpur Maharashtra - 440 010. • **Namakkal** - 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road Namakkal Tamil Nadu - 637001. • **Nasik** - 1st Floor, "Shraddha Niketan" Tilak Wadi, Opposite Hotel City Pride, Sharanpur Road, Nasik, Maharashtra - 422 002. • **Navsari** - 214-215, 2nd Floor, Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445. • **Nellore** - Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore, Andhra Pradesh - 524001. • **New Delhi** - 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001. • **New Delhi** - Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. • **Nizamabad** - 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad, Andhra Pradesh - 503001. • **Noida** - Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301. • **Ongole** - Shop No.1128, First Floor, 3rd Line, Sri Bapuji Market Complex,Ongole, Andhra Pradesh - 523001. • **Palakkad** - Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001. • **Palanpur** - Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001. • **Panipat** - SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G.T. Road, Panipat, Haryana - 132103. • **Patiala** - 35, New Lal Bagh, opposite Polo Ground, Patiala, 147001. • **Patna** - G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna, Bihar - 800 001. • **Pondicherry** - S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry Pondicherry - 605001. • **Pune** - Vartak Pride , 1st floor, Survy No 46, City Survy No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. • **Rae Bareli** - 17, Anand Nagar Complex Rae Bareli Uttar Pradesh - 229001. • **Raipur** - HIG,C-23, Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492004. • **Rajahmundry** - Door No: 6-2-12, 1st Floor,Rajeswari Nilayam Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar Rajahmundry Andhra Pradesh - 533 101. • **Rajapalayam** - No 59 A/1, Railway Feeder Road Near Railway Station Rajapalayam Tamil Nadu - 626117. • **Rajkot** - Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan Limda Chowk Rajkot Gujarat - 360001. • **Ranchi** - 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal Ranchi Jharkhand - 834001. • **Ratlam** - Dafria & Co 18, Ram Bagh Near Scholar's School Ratlam Madhya Pradesh - 457001. • **Ratnagiri** - Orchid Tower, Ground Floor, Gala no 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Ratnagiri, Dist. Ratnagiri - 415612. • **Rohtak** - SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001. • **Roorkee** - 22 Civil Lines Ground Floor Hotel Krish Residency Roorkee Uttarakhand - 247667. • **Rourkela** - J. B. S. Market Complex,2nd Floor, Udit Nagar Road, Rourkela, Orissa, Rourkela - 769012. • **Sagar** - Opp. Somani Automobiles Bhagwangani, Sagar Madhya Pradesh - 470 002. • **Saharanpur** - I Floor, Krishna Complex Opp. Hathi Gate Court Road Saharanpur Uttar Pradesh - 247001. • **Salem** - No.2, I Floor Vivekananda Street, New Fairlands Salem Tamil Nadu - 636016. • **Sambalpur** - C/o Raj Tibrewal & Associates Opp.Town High School,Sansark Sambalpur Orissa - 768001. • **Sangli** - Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli, Maharashtra - 416 416. • **Satara** - 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Satara Maharashtra - 415002. • **Shahjahanpur** - Bijlipura, Near Old Distt Hospital Near Old Distt Hospital Shahjahanpur Uttar Pradesh - 242001. • **Shimla** - I Floor, Opp. Panchayat Bhawan Main gate Bus stand Shimla Himachal Pradesh - 171001. • **Shimoga** - No.65, 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577 201. • **Siliguri** - 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri - 734001. • **Sirsa** - M G Complex Bhawna Marg, Beside Over Bridge, Bansal Cinema Market, Sirsa - 125055. • **Sitapur** - Arya Nagar Near Arya Kanya School Sitapur Uttar Pradesh - 261001. • **Solan** - 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall Solan Himachal Pradesh - 173 212. • **Solapur** - Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth Near Pangal High School Solapur Maharashtra - 413001. • **Sriganganagar** - 18 L Block Sri Ganganagar Rajasthan - 335001. • **Srikakulam** - Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side Nanubala Street Srikakulam Andhra Pradesh - 532 001. • **Sultanpur** - 967, Civil Lines Near Pant Stadium Sultanpur Uttar Pradesh - 228 001. • **Surat** - Shop No-G-5, International Commerce Center, near Kadiwala School, Majura Gate, Ring Road, Surat, 395002. • **Surendranagar** - Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar, Gujarat - 363001. • **Thane** - Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express Way, Thane (West), Maharashtra - 400 601. • **Thiruppur** - 1(1), Binny Compound, II Street, Kumaran Road Thiruppur Tamil Nadu - 641601. • **Thiruvalla** - 1st Floor, Room No - 61 (63), International Shopping Mall, opposite St. Thomas Evangelical Church, above Thomson Bakery, Manjady, Thiruvalla - 689105. • **Tinsukia** - Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia - 786 125, Assam. • **Tirunelveli** - No. F4, Maghem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. • **Tirupathi** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi, Andhra Pradesh - 517 501. • **Trichur** - Room No. 26 & 27 Dee Pee Plaza Kakkalai Thrissur Kerala - 680001. • **Trichy** - No 8, I Floor, 8th Cross West Extn Thillainagar Trichy Tamil Nadu - 620018. • **Trivandrum** - TC no: 22/902, 1st - Floor "Blossom" Building, Opposite NSS Karayogam, Sasthamangalam Village P.O Thiruvananthapuram, Kerala - 695010. • **Tuticorin** - 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu, Tuticorin - 628003. • **Udaipur** - 32, Ahinsapur, Fatehpura Circle, Udaipur - 313001. • **Ujjain** - 109, 1st Floor, Siddhi Vinayaka TradeCentre, Saheed Post, Ujjain, Madhya Pradesh - 456010. • **Vadodara** - 103 Aries Complex BPC Road, Off R.C. Dutt Road Alkapuri Vadodara Gujarat - 390 007. • **Valsad** - 3rd floor Gita Nivas, opp Head Post Office Halar Cross Lane Valsad Gujarat - 396001. • **Vapi** - 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396 195. • **Varanasi** - Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi, Uttar Pradesh - 221 010. • **Vashi** - BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opposite Vashi Railway Station, Vashi, Navi Mumbai, Maharashtra - 400 705. • **Vasco(Parent Goa)** - No DU 8, Upper Ground Floor Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank Vasco da gama Goa - 403802. • **Vellore** - Door No. 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001 • **Vijayawada** - 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada Andhra Pradesh - 520 010. • **Visakhapatnam** - Door No. 47-3-2/2, Flat No GF2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016. • **Warangal** - A.B.K Mall, Near Old Bus Depot road BVSS Mayuri Complex F-7, 1st Floor, Ramnagar Hanamkonda Warangal Andhra Pradesh - 506001. • **Yamuna Nagar** - 124-B/R Model Town Yamunanagar Yamuna Nagar Haryana - 135 001. • **Yavatmal** - Pushpam, Tilakwadi Opp. Dr. Shrotri Hospital Yavatma Maharashtra - 445 001.

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

• **Ahmedabad**: Union Asset Management Co Pvt Ltd, 907, Shitiratna Building, 9th Floor, Panchvati Circle, C. G. Road, Ahmedabad - 380 006. • **Bangalore**: Union Asset Management Co Pvt Ltd, Unit No. 206, Prestige Meridian -II, No. 30, M.G Road, Bengaluru - 560 001. • **Bhubaneshwar**: GBP Business Center, Unit 103-D, 191/A, Kharavela Nagar, Unit 3,Odisha, Bhubaneshwar - 751001. • **Chandigarh**: Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin no. - 202, 2nd Floor, Sector 17 - C, Chandigarh - 160 017. • **Chennai**: Union Asset Management Co Pvt Ltd, 206, 2nd floor, Challa mall, 11 & 11A, Sir Theagaraya Road, T. Nagar, Chennai - 600017. • **Guwahati**: Ganpati Enclave, Ground floor, GS Road, Opposite Bora Service Station, Ullubari, Guwahati - 781 007. • **Hyderabad**: Union Asset Management Co Pvt Ltd, 6-3-1085/D/501/A, 5th Floor, Dega Towers, Raj Bhavan Road, Somajiguda, Hyderabad - 500082. • **Indore**: Union Asset Management Co Pvt Ltd, 320, Milinda Manor, 3rd Floor, 2, RNT Marg, Opposite Central Mall, Indore - 452001. • **Jaipur**: Union Asset Management Co Pvt Ltd, 403, 4th Floor, Ambition Tower, Subhash Marg, Agrasen Circle, C - Scheme, Jaipur - 302 001. • **Kanpur**: Office no. 211, 2nd Floor, Kan-chamber, 14/113, Civil Lines, Kanpur - 208 001. • **Kochi**: Union Asset Management Co Pvt Ltd, M/s. Mayur Business Centre, Palleppady Jn., Chittoor Road, Ernakulam, Ernakulam Village Kochi, PIN: 682 035. • **Kolkata**: Union Asset Management Co Pvt Ltd, 32, Chowringhee Road, OM Tower, 4th Floor, Room No. 401, Kolkata - 700071. • **Lucknow**: Union Asset Management Co Pvt Ltd, 208, 2nd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001. • **Mumbai (Registered Office)**: Union Asset Management Co Pvt Ltd, Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059. • **Mumbai (Fort)**: Union Asset Management Co Pvt Ltd, 301, Janmabhoomi Bhavan, Janmabhoomi Marg, Fort, Mumbai - 400001. • **Nagpur**: Union Asset Management Co Pvt Ltd, Fortune Business Centre, 6, Vasant - Vihar, 1st Floor, W.H.C. Road, Shankar Nagar, Nagpur - 440 010. • **New Delhi**: Union Asset Management Co Pvt Ltd, A Wing, Ground Floor, 27 Statesman House, 148 Barakhamba Road, New Delhi - 110001. • **Pune**: Union Asset Management Co Pvt Ltd, Office No. 4, 2nd Floor, Chanakyapuri Building, Tukaram Paduka Chowk, F C Road, Pune - 411 004. • **Raipur**: Union Asset Management Co Pvt Ltd, 36/127 T. D., 3rd Floor, D.M. Plaza, Chota Para (Pt Bagwati Charan Shukla Ward No. 36), Raipur, Chhattisgarh - 492001. • **Ranchi**: 302-A, 3rd Floor, Satya Ganga Arcade, Lalji Hirji Road,Ranchi, Jharkhand - 834001 • **Varanasi**: Union Asset Management Co Pvt Ltd, Shop No. 9,10,11, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi - 221010.