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|-----------------|--|
| Application No. | |
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(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** | Ref. No. |
|------------------|--------------------------------|-----------------------------|---|----------------------|----------|

*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 inappropriateness, 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 Parent / Guardian |
|--------------------------------|

Any upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors assessment of various factors including the service rendered by the distributor.
TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Section 'K' of instructions)

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

1. EXISTING MINOR UNIT HOLDER INFORMATION *Mandatory
(Please complete Section 1, 5 & 6 only) (The details in our records under the Folio No. mentioned below will only be considered for this application)

| | |
|-------------------------|-----------|
| Minor Unitholder's Name | Folio No. |
|-------------------------|-----------|

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

| | | |
|--|---|---------------------------|
| <input type="radio"/> Mast. <input type="radio"/> Miss | NAME | |
| Minor's Date of Birth (Mandatory) | D D M M Y Y Y Y PAN | <input type="radio"/> KYC |
| Proof of Date of Birth | <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 <i>(Please Specify)</i> | |
| Minor's Relationship with Guardian | <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Legal Guardian | |
| Status* | <input type="radio"/> Resident Individual <input type="radio"/> NRI (Repatriable) <input type="radio"/> NRI (Non-Repatriable) <input type="radio"/> PIO | |

3. PARENT/LEGAL GUARDIAN DETAILS* [Please tick (✓)] (Refer Section 'B' and 'C' of instructions) *Mandatory

| | | |
|--|--|---------------------|
| <input type="radio"/> Mr. <input type="radio"/> Ms. | Name of Parent/ Guardian | Date of Birth |
| PAN* | <input type="radio"/> KYC | CKYC No. (KIN) ^ |
| ^ 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. | | |
| Status* | <input type="radio"/> Resident Individual <input type="radio"/> NRI (Repatriable) <input type="radio"/> NRI (Non-Repatriable) <input type="radio"/> Others <i>(Please Specify)</i> | |
| Occupation* | <input type="radio"/> Pvt. Sector <input type="radio"/> Public Sector <input type="radio"/> Govt. Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Others <i>(Please Specify)</i> | |
| Gross Annual Income* | <input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs - 1 Crore <input type="radio"/> >1 Crore Net-worth in ₹ _____ | |
| Other Details* | <input type="radio"/> I am Politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person <input type="radio"/> Not Applicable | |
| Contact Details* | Mobile No. ^s | E-mail ^s |
| ^s Mobile number specified above belongs to [Please (✓)] <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 | | |
| ^s 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"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings | | |
| Mailing address* <i>(P. O. Box address is not sufficient.)</i> | | |
| City | State | Pin Code |
| Overseas address <i>(Mandatory for NRI P. O. Box address is not sufficient. Investors residing overseas and with P. O. Box address please provide your Indian address)</i> | | |
| City | Country | Area Code |

10. DEBIT MANDATE FOR UNION CHILDREN'S FUND
 (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 Children's Fund.

 Signature of Account Holder(s)
 (As per Bank records)

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

Application No. _____



Received from: Mast./ Miss. _____

an application for units of **Union Children's Fund** _____ (Plan/ Option)

Amount _____ Instrument No _____

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

Collection centre's stamp with
date and time of receipt

For Office use only

NFO OPENS ON : NOVEMBER 28, 2023

CLOSES ON : DECEMBER 12, 2023

4. FATCA INFORMATION/ FOREIGN TAX LAWS* [Please tick (✓)] (Refer Section 'E' of instructions)

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

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

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

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

Name of the Scheme **UNION CHILDREN'S FUND** Plan Regular Direct Option Growth Payout of IDCW~

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

| | |
|-----------------|--|
| LUMP SUM | Payment Mode: <input type="radio"/> Cheque <input type="radio"/> RTGS <input type="radio"/> NEFT <input type="radio"/> Fund Transfer <input type="radio"/> Debit Mandate (Union Bank of India A/C Holders only) <input type="radio"/> One Time Mandate (OTM) |
| | Cheque / RTGS / NEFT No. <input type="text"/> Cheque / RTGS / NEFT Date <input type="text"/> D D M M Y Y Y Y |
| | Amount in ₹ (Figures) <input type="text"/> Amount in ₹ (words) <input type="text"/> |
| | Source Bank Name <input type="text"/> Source Branch <input type="text"/> |
| | Source Bank A/C No. <input type="text"/> Account Type <input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR |
| | Source Bank IFSC Code <input type="text"/> Cheque Issuer Name <input type="text"/> In case the cheque is issued by a person other than the investor |
| | If electronic transfer, please fill UTR No. <input type="text"/> |
| | If One Time Mandate, please fill, Unique Mandate Reference Number (UMRN) <input type="text"/> |

6. SIP DETAILS (TO BE FILLED ONLY IN CASE OF SIP APPLICANT) Registration via Existing OTM New OTM (Please fill in the NACH Form)

Please allow minimum 30 days for registration and start of Auto Debit instructions. Maximum duration of a SIP Tenure should be of 30 years only.

| SIP Amount | Frequency [#] | SIP Date [#] | SIP Day [#] | Enrolment Period [#] (MM/YY) | SIP Top-Up Facility | |
|--|--|-----------------------|----------------------|--|---|--------|
| | | | | | Frequency** | Amount |
| | <input type="radio"/> Weekly <input type="radio"/> Monthly <input type="radio"/> Quarterly | <input type="text"/> | | From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="radio"/> Half Yearly <input type="radio"/> Yearly** | |
| SIP Top-Up Cap Amount <input type="text"/> | | | | | | |

SIP amount will be registered and debited from pay-in-bank account as mentioned under point no. '5'

#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. **Weekly Frequency:** Any day between Monday to Friday to be specified for Weekly frequency. In case of any discrepancy "Wednesday" shall be considered as default day for Weekly SIP. **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. \$ If Default Enrolment End Period is not mentioned it will be September 2053. **Only Yearly Top-up Frequency is available for Quarterly SIP

| Document Checklist | Minor | Parent/ Legal Guardian |
|--|-------|------------------------|
| PAN / PEKRN # | ✓ | ✓ |
| KYC proof# | ✓ | ✓ |
| Date of Birth Proof | ✓ | |
| Proof of relationship of Guardian with Minor Child | | ✓ |
| FATCA & CRS | | ✓ |
| In case of court appointed legal guardian, notarized court order | | ✓ |

If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Parent/Guardian should be provided
 Note: Payments shall be accepted from bank account of minor, parent or legal guardian of minor, or from joint account of minor with parent or legal guardian. Please note all redemption proceeds shall be credited only to verified bank account of minor, i.e. the account the minor may hold with parent/ legal guardian.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:
Computer Age Management Services Ltd.,
 Unit: Union Mutual Fund
 Rayala Tower 2, 5th Floor, # 158 Anna Salai, Chennai - 600002.
Email: enq_uk@camsonline.com | **Website:** www.camsonline.com

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



7. MINOR'S 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 pay-in-bank account mentioned under point no. '5' (Minor's Bank Account) 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.)

Note: 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.

| | | | | | | | | | | | | |
|---|---|-------------------------------|---------------------------|---------------------------|----------------------------|------------------------------|------------------|--|--|-----|--|--|
| Bank Name | | | | | | | | | | | | |
| Bank A/C No | | | | | | Bank Branch | | | | | | |
| A/C Type | <input type="radio"/> Savings | <input type="radio"/> Current | <input type="radio"/> NRE | <input type="radio"/> NRO | <input type="radio"/> FCNR | <input type="radio"/> Others | (Please Specify) | | | | | |
| Bank City | | | | | | State | | | | PIN | | |
| IFSC CODE | | | | | | MICR CODE | | | | | | |
| Document Attached | <input type="radio"/> Original Cancelled Cheque with name & A/c no. of 1st unitholder pre-printed <input type="radio"/> 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. | | | | | | | | | | | | |

8. 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)

MINOR'S 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.

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

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

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

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

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

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

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

| |
|-------------------------------------|
| Signature of Parent/Guardian |
| Signature |
| Parent/ Guardian |



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

UMRN F o r O f f i c e u s e Date DD MM YY YY YY

[tick (3)] Sponsor Bank Code For Office Use Only Utility Code For Office Use Only

CREATE I/We, hereby authorize **Union Mutual Fund** To debit [tick (✓)] SB CA CC SB-NRE SB-NRO Other

MODIFY Bank a/c number

CANCEL

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 DD MM YY YY YY

To 3 1 1 2 2 0 5 3

Or Until cancelled

Signature Primary Account Holder _____ Signature of Account Holder _____ Signature of Account Holder _____

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

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.

• Terms and Conditions for Mandate Instruction for Auto Debit:

- i. 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.
- ii. 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.
- iii. 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.
- iv. Union Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
- v. 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.
- vi. 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.
- vii. 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.
- viii. 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.
- ix. 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.
- x. 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.
- xi. Following fields need to be filled mandatorily:-
 - a. Date in format DD/MM/YYYY
 - b. Bank A/c Type: Tick the relevant box

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

SIP Snapshot- Frequency, Minimum Amount and Minimum Period.

| SIP Frequency | Minimum SIP Amount | Minimum Period | Default Date/Day |
|---------------|---|----------------|------------------|
| Weekly | ₹ 500 and in multiples of ₹ 1 thereafter | 12 Weeks | Wednesday |
| Monthly | ₹ 1000 and in multiples of ₹ 1 thereafter | 6 Months | 8th of the month |
| Quarterly | ₹ 5000 and in multiples of ₹ 1 thereafter | 2 Quarters | 8th of the month |

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. Applicant 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 Parent/ Legal Guardian. 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. 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.
6. Any subsequent change in static information like bank details, Plan/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.
7. 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.
8. Investors should mandatorily use the application form/ transaction form/ systematic transaction form (if applicable under the Scheme) and other standard forms available at the CSCs or at our website www.unionmf.com, for any financial/ non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
9. List of Official Points of Acceptance is available on the website of the Mutual Fund, www.unionmf.com.

B. APPLICANT / UNIT HOLDER INFORMATION

1. Existing investors please fill your existing folio number. Investment in the same folio will be possible only if the name(s) of the holder(s), the order of the holders and the mode of holding are the same.
2. The name of Minor Applicant and Parent/Legal Guardian 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 Parent/ Legal Guardian. 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. For 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 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. Further, please note that Nomination is not allowed in a folio held on behalf of a minor.
6. 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 Parent/Legal Guardian, 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.
7. 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 Minor/Parent/Legal Guardian 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 the application is on behalf of a minor, PAN details of the Parent/Guradian 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. For the purpose of identifying Micro investments, the value of investments at the investor level will be aggregated and such aggregation shall be done irrespective of the number of folios / accounts under which the investor has invested.

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

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

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

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

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

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

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

i. KYC requirements for new / prospective investors:

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

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

It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM)/Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorised to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

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

ii. KYC requirements for existing investors:

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

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

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

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

D. BANK ACCOUNT DETAILS / MULTIPLE BANK ACCOUNTS REGISTRATION

1. **To protect the interest of the applicants / investors from fraudulent encashment of cheques and as per the SEBI Regulations, it is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected.**
2. The investor agrees that the proceeds towards redemptions and dividends will be despatched by the AMC or its Registrar & Transfer Agent through a reasonable mode of despatch like courier, post etc. in case of cheque/ demand draft or directly credited to the bank account of the minor held singly or jointly with the parents or legal guardian (as per the details mentioned by the applicant) by using direct credit facility, RTGS or NEFT entirely and solely at the risk of the investor. The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for direct credit of redemption / dividends.
3. Multiple Bank Accounts Registration Facility:
 - (i) Mutual Fund offers its investors facility to register multiple bank accounts for pay-in (except SIP, if any) & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated "Bank Accounts Registration Form". In case of new investors, the bank account mentioned on the purchase application form used for opening the folio will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of the other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account (**Only if Bank Account is held singly by Minor or jointly with the parents or legal guardian**) 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 Minor Unit Holder or Parent/Guardian's 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 Minor Unit Holder or Parent/Guardian 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 Minor OR Minor AND Parent/Guardian'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 Minor OR Minor AND Parent/Guardian's name**, 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 (Only if Bank Account is held singly by Minor or jointly with the parents or legal guardian) 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 the bank account of the minor held singly or jointly with the parents or legal guardian that is already registered in the folio at the time of redemption transaction processing. Applicant may choose to mention any of the existing registered Bank Account (**Only if Bank Account is held singly by Minor or jointly with the parents or legal guardian**) 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. Minor and Parent/Guardian 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. Minor and Parent/Guardian, 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. Minor and Parent/Guardian, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant 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. If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor.
- f. 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.
- g. 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.
- h. 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.
- i. Please note that applicant/unit holder 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.
- j. 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 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 | Default Option |
|--------------------|----------------|
| Growth/IDCW Payout | Growth |

4. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
5. The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected, except in case of any specific facility offered by the AMC which permits otherwise: i) Multiple cheques with single application (ii) Single cheque with multiple applications (iii) outstation cheque/ demand draft (iv) cash / money order / postal order (v) post dated cheques (post dated cheque for investment under SIP will be accepted) (vi) Third party payments (except in certain cases) (vii) Pre-funded instruments such as demand draft, pay order etc.
6. The cheque or other payment instrument as permitted should be payable locally at the centre where the application is submitted and should be drawn on any bank that is a member of the Bankers' Clearing House.
7. The Debit Mandate is an additional facility available to **Union Bank of India** account holders only.
8. Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.
9. The subscription payment instrument(s) should be drawn in favour of the Scheme Name except in case of any specific facility offered by the AMC where the instructions to that facility prescribe a different requirement.

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

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

- a. 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.

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

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

2. 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.
3. 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 Minor or Parent/Guardian should be one of the account holders of the bank account.
4. 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.
5. 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.

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). 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). 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

1. Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen SIP date falls on a non - business date or a date which is not available in a particular month. The SIP will be processed on the immediate next business day.
3. Units will be allotted on the applicable dates. In case the date falls on a non-business day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.

4. The SIPs by an investor where the aggregate of instalment value does not exceed ₹ 50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However, in lieu of PAN, applicant 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.
5. The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
6. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 15 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s), if any, will be returned to the unit holder.

SIP 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:

7. This facility will allow investors (including existing investors) to opt for Top-up in their SIP, which are routed through electronic mode only.
8. 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.
9. The minimum Top-up amount is ₹ 100/- and in multiples of ₹ 100/- thereafter.
10. **Default Top-up amount:** If the investor does not specify the Top-up amount, the default amount for Top-up will be considered as ₹ 100/-, and the application form shall be processed accordingly.
11. The following frequency options are available for Top-up:

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

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

12. **Half-yearly Top-up:** Under this option, the SIP instalment amount shall be increased, by an amount chosen by the Investor, post every 6th (sixth) SIP instalment (i.e. the 7th SIP instalment and so on).
13. **Yearly Top-up:** Under this option, the SIP instalment amount shall be increased, by an amount chosen by the Investor, post every 12th (twelfth) SIP instalment (i.e. the 13th SIP instalment and so on).
14. Once enrolled, in case the Investor wants to modify the Top-up details, the investor must cancel the existing SIP Top-up and enroll for a new SIP Top-up with the desired Top-up details.
15. 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 ₹ 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.
16. **Top-up Cap Amount:** Investor has an option to freeze the SIP Top-up amount once it reaches a fixed predefined amount.

SIP through debit facility

17. 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".
18. 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.
19. There should be a minimum gap of 30 days from the date of submission of SIP application for SIP Auto Debit to start.
20. 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:

21. 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.
22. For details of SIP Top up facility and Trigger Facility please refer to the SID of the Scheme.
23. Investors intending to opt for these facilities should fill up the relevant application form as may be available on the website www.unionmf.com

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

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

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

1. The AMC provides electronic transaction services through its website. New or existing investors can transact with us online at www.unionmf.com. To avail of this facility, applicants are requested to provide both their mobile no. and email address in the spaces provided. The Facility is available only to Individual (including sole proprietor) and HUF investors for units held in / subscription in physical mode.
2. Existing investors can transact through Whatsapp via 9321403687.
3. Account statements/ Consolidated Account Statement, newsletters, Annual Reports/ abridged summary thereof and other kinds of communication will be sent only through e-mail instead of physical, for investors who have provided their e-mail address on the application forms. However, in case the investors wish to get the hard copy of these documents, they are requested to specifically indicate their preference in the application forms or send an e-mail to investorcare@unionmf.com or call us on 1800-2002-268/ 1800-5722-268 from Monday to Friday between 8:00 AM to 7:00 PM and on Saturday from 9:00 AM to 1:00 PM. Investors can give a Missed call to 08010421326 and get the account statement via SMS.
4. It is deemed that the unit holder is aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.

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

In accordance with the terms of 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.

K. DECLARATION AND SIGNATURE(S)

1. Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
2. Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/ her official seal.
3. Applications by minors should be signed by their parent/guardian.
4. 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.
5. **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.

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

1. Application Supported by Blocked Amount is a facility by which an application can be made for subscribing to the NFO along with an authorisation to SCSB (Self Certified Syndicate Bank) to block the application money in a bank account. SCSBs are registered with SEBI, which offers the facility of ASBA.
2. Eligible applicants for ASBA maintaining their account in any of the banks as displayed on the website of SEBI, may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
3. The investor is required to submit a copy of the acknowledgment receipt of the ASBA form submitted to the SCSB along with the NFO application form to Union Mutual Fund.
4. Investor should ensure that sufficient balance is there in the account mentioned in the ASBA form; else the application shall be rejected.
5. If the details provided in the ASBA form are incorrect or incomplete or if any required details are not provided, the application shall be liable to be rejected and Union Mutual Fund or SCSB shall not be liable for losses, if any, to the applicant.
6. Process the redemption request to the currently registered default old bank account (Bank Account held singly by Minor or jointly with the parents or legal guardian)

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

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

NFO OPENS ON : NOVEMBER 28, 2023 CLOSSES ON : DECEMBER 12, 2023



UNION CHILDREN'S FUND

(An open-ended fund for investment for children, having a lock-in for at least 5 years or till the child attains age of majority, whichever is earlier.)

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

Date

ASBA Application No.

| DISTRIBUTOR INFORMATION | | | FOR OFFICE USE ONLY | | | |
|-------------------------|--------------------------------------|---|---------------------|-------------------|----------------------------------|------------------------|
| Name and ARN | Sub-Broker Code/ ARN/ Branch Code | EUIIN* (Refer instruction No. 14 of instructions) | SCSB | SCSB IFSC Code | Syndicate Member Stamp & Code | SCSB Branch Sr. No. |
| | | | Name & Code | 11 digit Code | Name & Code | |

*I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature
Parent / Guardian

1. **Minor's Existing Folio No.** (If you have an existing Folio No, please mention the No. here)

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

NAME OF MINOR APPLICANT Mast. Miss

PAN OF MINOR APPLICANT

3. **INVESTMENT DETAILS** [Please tick (✓)]

UNION CHILDREN'S FUND Plan Regular Direct Option Growth Payout of Income Distribution cum Capital Withdrawal Option

MINOR'S DEMAT ACCOUNT DETAILS

National Securities Depository Limited (NSDL)

Central Depository Services (India) Limited CDSL

Depository Participant (DP) Name

Depository Participant (DP) Name

DP ID No:

DP ID No:

Beneficiary Account Number

(16 digit Beneficiary Account No to be mentioned above)

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

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

Bank Account No **Account Type** [Please tick (✓)] Savings Current NRE NRO FCNR

Bank Name

Bank City

Total Amount to be blocked ₹ (Figures)

₹ (words)

5. **CONTACT DETAILS OF THE PARENT/LEGAL GAURDIAN**

Mobile No.

E-mail

Tel. (Off.) Country/ Area code

Tel. (Res.) Country/ Area code

Fax

Country/ Area code

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

6. **UNDERTAKING BY ASBA INVESTOR & SIGNATURE**

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

7. **DECLARATION AND SIGNATURES**

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

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

Applicable to NRIs only: I/We confirm that I am/ we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscription 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.

Parent / Guardian

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form)

ASBA Application No.

UNION CHILDREN'S FUND

(An open-ended fund for investment for children, having a lock-in for at least 5 years or till the child attains age of majority, whichever is earlier.)

Date: / /

NFO OPENS ON : NOVEMBER 28, 2023 CLOSSES ON : DECEMBER 12, 2023

| |
|--|
| Plan <input type="radio"/> Regular <input type="radio"/> Direct <input type="radio"/> Option <input type="radio"/> Growth <input type="radio"/> Payout of Income Distribution cum Capital Withdrawal Option |
| Received from Mast./Miss: <input type="text"/> |
| Address <input type="text"/> |
| SCSB Account Details <input type="text"/> Account Number <input type="text"/> |
| Bank Name <input type="text"/> Branch Name <input type="text"/> |
| Total Amount to be blocked ₹ (Figures) <input type="text"/> |
| Total Amount to be blocked ₹ (words) <input type="text"/> |



SCSB Receipt
Signature Stamp and Date

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

INSTRUCTIONS FOR FILLING ASBA FORM

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

14. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

As per clause 15.11 of SEBI Mater Circular for Mutual Funds dated May 19, 2023 and AMFI Guidelines on implementation of EUIN, it is mandatory to state the Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/space provided for the ARN Number/ EUIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

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

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

Computer Age Management Services Ltd.,

Unit: Union Mutual Fund

Rayala Tower 2, 5th Floor, # 158 Anna Salai, Chennai - 600002.

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



Union Asset Management Company Pvt. Ltd.

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

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

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

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

Important Instructions:

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

For office use only

(To be filled by financial institution)

Application Type* New Update

KYC Number (Mandatory for KYC update request)

Account Type* Normal Minor Aadhaar OTP based E-KYC (in non-face to face mode)

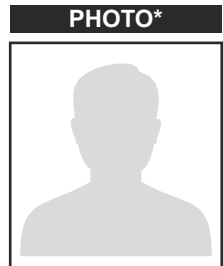
1. Personal Details (Please refer instruction A at the end)

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

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

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

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



Signature/Thumb Impression across photo without covering the face

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

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

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

- Same as above mentioned address (In such cases address details as below need not be provided)
- I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)
 - A-Passport Number
 - B-Voter ID Card
 - C-Driving Licence
 - D-NREGA Job Card
 - E-National Population Register Letter
 - F-Proof of Possession of Aadhaar *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
- II E-KYC Authentication *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
- III Offline verification of Aadhaar *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
- IV Deemed Proof of Address – Document Type code

Address

| | | | |
|---------|----------------------|---|--|
| Line 1* | <input type="text"/> | | |
| Line 2 | <input type="text"/> | | |
| Line 3 | <input type="text"/> | City/Town/Village* <input type="text"/> | <input type="text"/> |
| | <input type="text"/> | Pin/Post Code* <input type="text"/> | State code <input type="text"/> SO 3166 Country Code* <input type="text"/> |

General instructions:

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

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

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

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

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

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

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

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

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

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

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

E. Clarification on Minor

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

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

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

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

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

H. PAN Exempt Investor Category

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

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

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

List of ISO 3166 two digit Country Code

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

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KEY INFORMATION MEMORANDUM





UNION CHILDREN'S FUND

(An open-ended fund for investment for children, having a lock-in for at least 5 years or till the child attains age of majority, whichever is earlier.)

Scheme Code -
UNIN/O/S/CHI/23/07/0024

Offer for Units of ₹ 10 per unit for cash during the
New Fund Offer Period and at NAV based prices upon re-opening.

| This product is suitable for investors who are seeking*: | Riskometer | Benchmark Riskometer |
|--|---|--|
| <ul style="list-style-type: none"> Long Term Capital Appreciation Investment in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide investment solution to investors |  <p>RISKOMETER</p> <p>Investors understand that their principal will be at very high risk</p> |  <p>RISKOMETER</p> <p>S&P BSE 500 TRI Index (TRI) ^ ^</p> |

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. The Benchmark riskometer is based on the evaluation of the portfolio data as of October 31, 2023.)

^^ **Benchmark S&P BSE 500 Index disclaimer:** The "Index" viz. "S&P BSE 500 Index", is a product of Asia Index Private Limited (AIPL), which is a joint venture of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and BSE, and has been licensed for use by Union Asset Management Company Private Limited. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); BSE® is a registered trademark of BSE Limited ("BSE"); and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). © Asia Index Private Limited 2014. All rights reserved. Redistribution, reproduction and/or photocopying in whole or in part are prohibited without written permission of AIPL. For more information on any of AIPL's indices please visit <http://www.asiaindex.com/>. None of AIPL, BSE, Dow Jones Trademark Holdings LLC, their affiliates nor their third party licensors make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and none of AIPL, BSE, S&P Dow Jones Indices LLC, Dow Jones Trademark Holdings LLC or their affiliates nor their third party licensors shall have any liability for any errors, omissions, or interruptions of any index or the data included therein.

| | | | |
|--|-------------------|--------------------------------------|-------------------|
| New Fund Offer Opens on: | November 28, 2023 | New Fund Offer Closes on: | December 12, 2023 |
| Scheme Re-opens for continuous sale and repurchase on: | | Within 5 Business Days of Allotment. | |

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

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

This KIM is dated November 3, 2023.

| |
|---|
| <p align="center">Name of Mutual Fund:</p> <p align="center">Union Mutual Fund</p> <p align="center">Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059 • www.unionmf.com</p> |
| <p align="center">Name of Asset Management Company:</p> <p align="center">Union Asset Management Company Private Limited</p> <p align="center">Corporate Identity Number (CIN): U65923MH2009PTC198201</p> <p align="center">Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059.</p> <p align="center">Toll Free No. 18002002268 / 18005722268 • Non Toll Free. 022-67483333 • Fax No: 022-67483402 • Website: www.unionmf.com • Email: investorcare@unionmf.com</p> |
| <p align="center">Name of Trustee Company:</p> <p align="center">Union Trustee Company Private Limited</p> <p align="center">Corporate Identity Number (CIN): U65923MH2009PTC198198</p> <p align="center">Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059</p> <p align="center">T +91-22-6748 3333 • F +022-6748 3402</p> |
| <p align="center">Name of Sponsors:</p> <p align="center">1) Union Bank of India</p> <p align="center">Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021</p> <p align="center">2) Dai-ichi Life Holdings, Inc.</p> <p align="center">13-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100- 8411, Japan</p> |
| <p align="center">Name of Registrar:</p> <p align="center">Computer Age Management Services Limited (CAMS)</p> <p align="center">Registered Office: New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600034</p> |

NAME OF THE SCHEME : Union Children's Fund

TYPE OF THE SCHEME : An open ended fund for investment for children, having a lock-in for at least 5 years or till the child attains age of majority, whichever is earlier.

INVESTMENT OBJECTIVE : The investment objective of the Scheme is to generate long term capital appreciation by investing in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide investment solution to investors.

However, there is no assurance that the Investment Objective of the Scheme will be achieved.

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

| Instruments | Indicative Allocation (% of net assets) | | Risk Profile |
|---------------------------------------|--|---------|---------------|
| | Minimum | Maximum | |
| Equity and Equity related instruments | 65% | 100% | Very High |
| Debt and Money Market Instruments | 0% | 35% | Low to Medium |
| Units issued by REITs and InvITs | 0% | 10% | Very High |

Investment in Securitised Debt – Nil. The Scheme does not intend to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating).

Investments in Derivatives – The Scheme may take derivative positions upto 50% of net assets of the Scheme for hedging and other than hedging purpose, of which, the exposure for other than hedging purpose shall be capped at maximum 20% of the net assets of the Scheme. Further, within the aforesaid limit of 50% exposure to derivatives, the exposure to debt derivatives shall be capped at 20% of the net assets of the Scheme.

Investments in Securities Lending – The Scheme may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediaries. Investment in Securities Lending shall be upto 20% of the net assets of the Scheme. The maximum exposure of the Scheme to a single approved intermediary (Broker) in the securities lending programme at any point of time would be 5% of the market value of the security class of the Scheme or such limit as may be specified by SEBI. Presently, the Scheme does not intend to engage in stock borrowing.

Investments in debt instruments with special features will be made in accordance with clause 12.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023.

In accordance with clause 12.24 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, the cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives) and units issued by REITs & InvITs, and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approval, if any, will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. SEBI, vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- Government Securities,
- T-Bills and
- Repo on Government Securities.

The Scheme may invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds (without charging any fees) in conformity with the investment objective of the Scheme and in the terms of the prevailing SEBI (Mutual Funds) Regulations, 1996. Provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund. Further, such investment in schemes of Mutual Funds shall be considered within the limit of 0% to 35% for Debt and Money Market Instruments mentioned in the asset allocation table herein above.

A part of the total assets may be invested in the Tri-Party Repos on Government Securities or Treasury Bills (TREPS) to meet the liquidity requirements subject to regulatory approval, if any. Further, the investment in TREPS shall not exceed 35% of the net assets of the Scheme. However, the exposure to TREPS may exceed the limit specified above at the time of building up the portfolio of the Scheme post New Fund Offer.

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

Pending deployment of funds of the Scheme, in securities in terms of the investment objective, and for margin purposes, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to clause 12.16 of the SEBI Master Circular for Mutual Funds dated May 19, 2023.

At all times the portfolio will adhere to the overall investment objective of the scheme.

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

INVESTMENT STRATEGY : The investment objective of the Scheme is to generate long term capital appreciation by investing in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide investment solution to investors. To meet the investment objective, the scheme shall follow an active investment strategy and will invest minimum 65% of its net assets in equity and equity related securities, which in the opinion of the Fund Manager offers superior risk reward payoff. The Fund Manager has the discretion to invest in equity and equity related instruments, debt and money market instruments and such other securities as specified, in line with the asset allocation pattern of the Scheme and within stipulated limits and by adhering to various norms and regulations.

The fund manager could use derivatives within the permissible limits for hedging and rebalancing the portfolio or such other purpose as may be permitted under the Regulations from time to time.

Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.

The Scheme may also invest in the units of REITs and InvITs for diversification, subject to conditions prescribed by SEBI from time to time.

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

Scheme specific Risk Factors are summarized below:

Due to lock-in requirements under the Scheme, the ability of the unit holders to redeem units and realise returns is subject to the completion of the said lock in period.

Subject to the investment objective of the Scheme, the scheme shall invest minimum 65% of its net assets in equity and equity related securities and shall inherit risks that are specific to equity as an asset class. The Scheme may also invest in debt and money market instruments and in units issued by REITs and InvITs.

The Scheme related risks include but are not limited to market risk, business risk, derivatives risk, concentration risk, interest rate risk, re-investment risk, basis risk, spread risk, liquidity risk, credit risk/ default risk, counterparty risk, duration risk, settlement risk, performance risk, prepayment risk etc. Further, the securities invested by the Scheme may take longer than the time expected by the Fund Manager to appreciate which may adversely affect the return of the Scheme.

Risks associated with investments in Equity and Equity related instruments:

Investments in equity and equity related securities involve a degree of risk and investors should not invest in equity schemes unless they afford to take the risk of losing their investment.

Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Volatility in the capital markets, changes in policies of the Government, taxation laws or any other political and economic development may negatively affect the prices of the securities invested in by the Scheme. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The Scheme may inter-alia also may be exposed to the risk arising from over exposure to a few securities/issuers/sectors.

Risks associated with Investments in Fixed Income Securities:

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.

Investments in Fixed Income securities may inter-alia carry Re-investment Risk, Spread Risk, Credit/Default Risk and Prepayment Risk.

Risk factors associated with instruments having special features:

If the Scheme invests in debt instruments having special features, the following risks associated with debt instruments having special features will be applicable. The risk factors stated below for investment in debt instruments having special features are in addition to the risk factors associated with Fixed Income Securities/Bonds stated above:

- The Scheme may invest in certain debt instruments with special features which may be subordinated to equity and thereby such instruments may absorb losses before equity capital. The instrument may also be convertible to equity upon trigger of a pre-specified event for loss absorption. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features.
The debt instruments having such special features as referred above, would be treated as debt instruments until converted to equity.
- The instruments may be subject to features that grant the issuer a discretion in terms of writing down the principal/coupon, to skip coupon payments, to make an early recall etc. Thus debt instruments with special features are subject to "Coupon Discretion", "Loss Absorbency", "Write down on Point of Non-Viability (PONV) trigger event" and other events as more particularly described as per the term sheet of the underlying instruments.
- The instruments are also subject to Liquidity Risk pertaining to how saleable a security is in the market. The particular security may not have a market at the time of sale due to uncertain/insufficient liquidity in the secondary market, then the scheme may have to bear an impact depending on its exposure to that particular security.

Risks associated with investments in Derivatives:

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.

Risk Factors Associated with Securities Lending

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

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

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.

Risks associated with transaction in Units through stock exchange(s):

In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by BSE and/ or NSE and their respective clearing corporations on which the Fund has no control.

Risk factors associated with investments in REITs and InvITs:

Investment in REITs and InvITs carry Liquidity Risk, Re-investment Risk, Price Risk, Interest Rate Risk, Credit Risk, Regulatory/Legal Risk.

Risk associated with Segregated Portfolio:

If segregated portfolio is created pursuant to clause 4.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 from time to time, the following risks associated with segregated portfolio will be applicable: The unit holders may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:

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

Please refer the SID for further details.

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

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

| Risk | Risk mitigation strategy |
|---|--|
| Market Risk The scheme is vulnerable to price fluctuations and volatility changes, which could have a material impact on the overall returns of the scheme. | Endeavour to have a well-diversified portfolio of good companies with the ability to use cash/derivatives for hedging. |
| Business Risk Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations. | Portfolio companies carefully selected to include those with perceived good quality of earnings. |
| Derivatives Risk Various inherent risks arising as a consequence of investing in derivatives. | Continuous monitoring of the derivatives positions and strict adherence to the regulations. |
| Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors | Ensuring diversification by investing across the spectrum of securities/issuers/sectors. |
| Liquidity Risk Risk associated with saleability of portfolio securities | Monitor the portfolio liquidity periodically. |
| Performance Risk Risk arising due to changes in factors affecting markets. | Endeavour to have a diversified portfolio of good companies carefully selected to include those with perceived good quality of earnings. |

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

- Direct Plan:** Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with Union Mutual Fund and is not available for investors who route their investments through a Distributor (AMFI registered distributor / ARN Holder). Investors subscribing under Direct Plan will have to indicate the Plan against the Scheme name in the application form as "Union Children's Fund - Direct Plan".
- Regular Plan:** Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor.

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

Default Plan:

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

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

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

OPTIONS : Union Children's Fund has the following options offered under each of the above mentioned Plans:

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

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

The IDCW Option has the following facility:

- Payout of Income Distribution cum Capital Withdrawal Option

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

LOCK IN PERIOD:

Units purchased cannot be assigned/ transferred/ pledged/ redeemed/ switched-out until completion of 5 years from the date of allotment under the Scheme or until the unitholder (being the beneficiary child) attains the age of majority (i.e. completion of 18 years), whichever is earlier.

However, in the event of death of the minor Unitholder (before attaining majority) during the tenor of the Scheme, the value of Units (at the redemption price) at the credit of the deceased minor Unitholder will be paid by the Fund to the legal guardian appointed by the competent court or where no such guardian has been appointed, to either parent of the minor Unitholder, or where neither parent is alive, to any other guardian of the Unitholder, which shall be a full and valid discharge of the AMC / Fund from all further liabilities in respect of the sum so paid. At the time of making any payment as aforesaid the AMC may require any additional information or documentation it deems fit as proof of guardianship including but not limited to procuring an indemnity bond.

Unitholders can move from one scheme to another scheme or between plans of the Scheme or between options of the Scheme according to their needs, subject to completion of lock in period as applicable.

Upon completion of lock-in period, subsequent switches of units within the Scheme shall not be subject to further lock-in period.

Premature redemption under exceptional circumstances:

The Mutual Fund will allow premature redemption of Units at the applicable redemption price / NAV related price, in exceptional circumstances such as death of the Unit holder, meeting unforeseen medical expenses for disease contracted or injury sustained by the Unit holder, which requires hospitalisation, and for higher education immediately after class tenth of the Unit holder. Such disease and / or injury shall be certified by a duly qualified Physician / Medical Specialist / Medical Practitioner or a duly qualified Surgeon. In case of redemption for higher education after class tenth, a certified true copy of the mark sheet and / or any other document as may be required should be submitted along with the redemption request. The facility of redemption under exceptional circumstances will be considered on a case-to-case basis by the AMC. For redemption under exceptional circumstances, the account statement(s) and the redemption request may be submitted to the ISC, duly discharged on the reverse. The redemption request requires attestation of the Unit holder's parent's / legal guardian's signature by a bank manager or by a notary public or by a magistrate. The redemption cheque will be despatched to either the parents / legal guardian of the Unit holder.

Redemption of Units under exceptional circumstances represents the sale of Units / income arising to the Unit holder who is a minor. Under provisions of Section 64(1A) of the Income Tax Act, 1961, all income, which arises or accrues to the minor, shall be clubbed to the income of that parent of the minor whose total income [excluding the income included under Section 64(1A)] is greater.

With regard to the premature redemption as given above, the AMC at its sole discretion reserves the right to reject any application for premature redemption, and such decision shall be final and binding on the Unit holder/ such investment.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM :

The Unit holders are given an option to hold the Units in Physical form (by way of an Account Statement) or in Dematerialized ("Demat") form.

Each Option under each Plan held in the dematerialised form shall be identified on the basis of an **International Securities Identification Number (ISIN)** allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option under the respective Plan can be obtained from your Depository Participant (DP) or the investors can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.

Subscription of units under Dematerialised Mode & allotment thereof:

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

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

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

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

NOTE: It may be noted that the facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), are currently not available in the dematerialised mode. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.

Redemption of units under Dematerialised Mode:

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

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

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

It may be noted that investments in the Scheme are subject to compulsory lock-in period. Redemption/ switch outs can only be initiated post the lock-in period.

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:

Subscriptions / Purchases including Switch - ins

| Cut off Time | Applicable NAV |
|--|--|
| In respect to valid applications received upto 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme before the cut off time and the funds are available for utilization before the cut-off time on the same day | The Closing NAV of the day shall be applicable |
| In respect to valid applications received after 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut off time of the next Business Day | The Closing NAV of the next business day shall be applicable |
| Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day | The closing NAV of such subsequent Business Day shall be applicable. |

For allotment of units in respect of purchase / switch-in to the Scheme, it shall be ensured that:

- Application for purchase/switch-in is received before the applicable cut-off time;
- Funds for the entire amount of subscription / purchase / purchase as per the application for purchase/ switch-in are credited to the bank account of the Scheme before the cut-off time;
- The funds are available for utilization by the Scheme before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme; and
- In case of switch-in into the Scheme, the NAV applicability shall be based on the date of payout from the switch-out scheme.

For systematic investment transactions such as Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs), the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the target scheme irrespective of the SIP/ STP registration date, instalment date and amount of the SIP/ STP.

It is clarified that for purchases, if funds are received in advance and the purchase application is received after receipt of funds in the scheme's bank account, then the applicable NAV would be based on the date and time of receipt of the application.

Redemptions including Switch – outs

| Cut off Time | Applicable NAV |
|--|--|
| Where the application is received upto 3.00 PM | The Closing NAV of the day of receipt of application |
| Where application is received after 3.00 PM | The Closing NAV of the next business day |

Applicable NAV in case of Redemptions under dematerialised mode:

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.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS :

| Purchase/Switch -in | Additional Purchase /Switch -in | Repurchase |
|--|--|---|
| ₹ 1,000 and in multiples of ₹ 1 thereafter | ₹ 1,000 and in multiples of ₹ 1 thereafter | ₹ 1,000 or the balance in the account of the unitholder, whichever is lower. The redemption request should meet the above minimum redemption amount criteria and should be in multiples of ₹ 1 thereafter. Redemptions and switch out shall be subject to lock-in period. |

SYSTEMATIC INVESTMENT PLAN (SIP) (During NFO and On-going period) :

| | |
|----------------------------|--|
| Frequency | Weekly, Monthly and Quarterly |
| Minimum Installment amount | Weekly: ₹ 500 and in multiples of ₹ 1 thereafter Monthly: ₹ 1,000 and in multiples of ₹ 1 thereafter Quarterly: ₹ 5,000 and in multiples of ₹ 1 thereafter |
| Minimum SIP period | 12 weeks (Weekly), 6 months (Monthly) and 2 Quarters (Quarterly) |
| SIP dates* | Any date |
| Default SIP date | Weekly: Wednesday Monthly & Quarterly: 8 th of every month |

In case none of the frequencies have been selected then Monthly Frequency shall be treated as the default frequency.

* The investors can choose any date as the SIP date. However, 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.

For Systematic Investment Plan (SIP), the unit holder (being the beneficiary child) should be less than or equal to 18 years of age at the time of submission of SIP request. The SIP instalments can continue post the age of 18 years, provided the investor submits the SIP request when the investor's age is less than or equal to 18 years.

For further details, refer the SID of the Scheme.

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 ₹ 100/- and in multiples of ₹ 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 ₹ 100/-, and the application form shall be processed accordingly.
5. The following frequency options are available for Top-up:

| SIP Frequency | Top-up Frequency |
|---------------|---------------------------|
| Weekly | • Half Yearly • Yearly |
| Monthly | • Half Yearly • Yearly |
| Quarterly | • Yearly |

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

6. **Half-yearly Top-up:** Under this option, the SIP instalment amount shall be increased, by an amount chosen by the Investor, post every 6th (sixth) SIP instalment (i.e. the 7th SIP instalment and so on).
7. **Yearly Top-up:** Under this option, the SIP instalment amount shall be increased, by an amount chosen by the Investor, post every 12th (twelfth) SIP instalment (i.e. the 13th SIP instalment and so on).
8. Once enrolled, in case the Investor wants to modify the Top-up details, the investor must cancel the existing SIP Top-up and enroll for a new SIP Top-up with the desired Top-up details.
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 ₹ 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.
10. **Top-up Cap Amount:** Investor has an option to freeze the SIP Top-up amount once it reaches a fixed predefined amount.
11. **Maximum amount:** It is the upper most limit per transaction set by the investor for his registered bank account to be debited through the One Time Mandate (OTM). If the maximum amount set in the OTM is less than the Cap amount, a new OTM needs to be registered with the revised maximum amount. Till the time a revised OTM with change in maximum amount is submitted, the existing maximum amount will be considered as the Top-up Cap amount. Along with new OTM, a revised Top-up form also needs to be submitted with the Top-up Cap amount.
12. In case the SIP frequency is perpetual then the investor has to mention the Top-up Cap amount.
13. All other terms & conditions applicable for regular SIP Facility will also be applicable to Top-up Facility.
14. An illustration to explain the concept of SIP Top-up Facility is given below:
If an investor has opted for an SIP of ₹ 2,000 with monthly frequency, and has requested for an SIP Top-up of ₹ 500 with half yearly frequency, then the monthly SIP instalment amount will be ₹ 2,000 for the first six months, and will increase by ₹ 500 post every sixth SIP instalment i.e. in the given case, the SIP instalment amount will be ₹ 2,500 from the seventh instalment to twelfth instalment, ₹ 3,000 from the thirteenth instalment to eighteen instalment, and so on.

SIP Pause Facility:

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.

The features, terms and conditions for availing the SIP Pause facility are as follows: -

- Under this Facility, the Investor has an option to temporarily stop the SIP for a specified period of time by submitting the form for SIP Pause Facility (available at www.unionmf.com) at any of the Official Points of Acceptance of Union Mutual Fund.
- The SIP Pause form should be submitted at least 15 days prior to the next SIP date.
- The SIP Pause facility is available under weekly, monthly and quarterly SIP frequency.
- The SIP shall restart automatically from the immediate next eligible installment after the completion of pause period.
- 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.
- Investors can avail this facility only once in the tenure of the existing SIP.
- The AMC reserves the right to withdraw/ modify this facility.
- For further terms and conditions, investors are requested to refer the form for SIP Pause Facility which is available at www.unionmf.com.

For further details, refer the SID of the Scheme.

SYSTEMATIC TRANSFER PLAN (STP) (for On-going Offer Period only) :

Systematic Transfer Plan - Systematic Transfers from this scheme to another scheme of Union Mutual Fund shall be available after completion of the compulsory lock-in period. STP from another Scheme into this Scheme shall be allowed subject to the applicable terms and conditions of both the Schemes involved.

The STP frequencies available under the Scheme are as follows:

| Frequency | Cycle Day/ Date* | Default Day/ Date | Minimum Instalment Amount (in ₹) | Minimum Instalments |
|-------------|---------------------------|------------------------------|--|---------------------|
| Daily | Daily (Only Business day) | Not applicable | ₹ 100 & in multiples of ₹ 1/- thereafter | 6 |
| Weekly | Monday to Friday | Wednesday | ₹ 100 & in multiples of ₹ 1/- thereafter | 6 |
| Fortnightly | Every Alternate Wednesday | Every Alternate Wednesday | ₹ 100 & in multiples of ₹ 1/- thereafter | 6 |
| Monthly | Any date of the month | 8 th of the month | ₹ 100 & in multiples of ₹ 1/- thereafter | 6 |
| Quarterly | Any date of the month | 8 th of the month | ₹ 100 & in multiples of ₹ 1/- thereafter | 6 |
| Half Yearly | Any date of the month | 8 th of the month | ₹ 100 & in multiples of ₹ 1/- thereafter | 6 |

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

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

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

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

A request for STP will be treated as a request for redemption from the Transferor scheme and subscription into the selected Transferee scheme(s), option(s) / plan(s), at the applicable NAV, subject to load and statutory levy, if any.

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

For further details, refer the SID of the Scheme.

Systematic Transfer Plan Intello Facility (hereinafter referred to as STP Intello Facility):

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

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

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

Target Schemes: Union Flexi Cap Fund, Union Tax Saver (ELSS) Fund, Union Small Cap Fund, Union Largecap Fund, Union Value Discovery Fund, Union Focused Fund, Union Large & Midcap Fund, Union Midcap Fund, Union Balanced Advantage Fund, Union Hybrid Equity Fund, Union Retirement Fund, Union Multicap Fund, Union Children's Fund and Union Innovation & Opportunities Fund.

The key features of this Facility are as follows:

- The STP Intello frequency will be monthly.
- 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 ₹ 1,000/- and in multiples of ₹ 1/- thereafter.
- Minimum number of instalments will be 6 instalments.
- The UEUBAF as of the month end will be available on the website www.unionmf.com. This data

will be uploaded on the website on a monthly basis. The STP transfers for the month will be based on the levels of UEUBAF for the preceding month end.

- 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 ₹ 10,000, then ₹ 4,000 (which is 0.40 multiplied with ₹ 10,000) shall be transferred from the Source Scheme to the Target Scheme on the STP date in April 2022.

Example 1: If the UEUBAF level for the end of March 2022 is 76% and the Base Amount for STP Intello selected by the investor is ₹ 10,000, then ₹ 50,000 (which is 5 multiplied with ₹ 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 STP amount) |
|--|---------------------------------|
| 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 |

- 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.
- 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. This facility is not available for units held / to be held in demat mode.
- There is no maximum duration for availing this facility. However, STPs 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.
- 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.
- 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.
- In case of nil balance in the Source Scheme, STP Intello instalment for that particular due date will not be processed and STP Intello Facility will cease to be active upon three consecutive unsuccessful transactions.
- 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.
- 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.
- 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.
- 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.
- 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.

The use of this Facility by the Investor will be deemed as the investor's confirmation that the investor understands and agrees to be bound by all of the terms and conditions applicable to this Facility, as detailed in the 'Systematic Transfer Plan (STP) Intello Facility - Form', as amended from time to time.

The AMC reserves the right to change, modify or withdraw this facility at any point of time. However, the change will be effective only on a prospective basis. Further, the AMC reserves the right to restrict the number / type of schemes being offered through this facility.

For further details, refer the SID of the Scheme.

SYSTEMATIC WITHDRAWAL PLAN (SWP) (for On-going Offer Period only) :

The SWP frequencies available under the Scheme are as follows:

| Frequency | Cycle Day/ Date* | Default Day/ Date | Minimum Instalment Amount (in ₹) | Minimum Instalments |
|-------------|---------------------------|------------------------------|--|---------------------|
| Daily | Daily (Only Business day) | Not applicable | ₹ 1,000 & in multiples of ₹ 1/- thereafter | 6 |
| Monthly | Any date of the month | 8 th of the month | ₹ 1,000 & in multiples of ₹ 1/- thereafter | 6 |
| Quarterly | Any date of the month | 8 th of the month | ₹ 1,000 & in multiples of ₹ 1/- thereafter | 6 |
| Half Yearly | Any date of the month | 8 th of the month | ₹ 1,000 & in multiples of ₹ 1/- thereafter | 6 |
| Yearly | Any date of the month | 8 th of the month | ₹ 1,000 & in multiples of ₹ 1/- thereafter | 6 |

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

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

Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan (SWP) after the completion of the compulsory lock-in period.

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

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

TRIGGER FACILITY :

Trigger is an event on the happening of which, the units of the investor will be automatically redeemed, on behalf of the investor, on the date of happening of the event. All redemptions linked to triggers will always be at the applicable Net Asset Value (NAV) based prices of the day on which the event occurs.

The terms and conditions applicable to this Facility are as follows:

- The Trigger Facility is available under the Growth Option only.
- The Unitholder will have the option to select from a set of 5 triggers which are linked to the level of appreciation in the value of investments held by the Unitholder. These triggers are 15%, 20%, 25%, 50% and 100% of appreciation (applicable at folio level – scheme level – plan level) in the value of investments from the date of registration of the trigger, and subsequently, appreciation in the value of investments from the date on which the desired trigger level was previously achieved. The investor can select any one of the trigger options under Growth Option of the scheme. On appreciation of selected magnitude, the appreciation in the NAV per unit, as selected by the investor will be redeemed and paid back to the investor. The appreciation amount will keep getting redeemed as per option selected as and when the target is achieved till the units become nil.
- Default option: In case the investor has opted for the Trigger Facility but has failed to specify the trigger level, the default option will be 20% appreciation in NAV.
- The investors opting for the Trigger Facility will also have the right to redeem their holdings before happening of the trigger event.
- On the trigger date (the day of event occurrence), the applicable amount will be redeemed at the closing NAV of the day i.e. the trigger date.
- Once a trigger is activated and a transaction is processed, the same will not be reversed and it will be final and binding upon the Unit holder.
- Trigger Facility shall be applicable subject to payment of exit load, if any.
- Trigger will not get executed in case units are pledged or where lien is marked on units, at the time of receipt of request for trigger.
- In case of full redemption, any trigger already registered for a particular transaction will be deactivated.

All requests for registering or deactivating the Trigger Facility shall be subject to an advance notice of 8 (Eight) working days. Investors can deactivate the Trigger Facility by sending a written request to any of the Investor Service Centres.

Investors are requested to note that the Trigger Facility is available subject to the compulsory lock-in period applicable to this Scheme.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within 3 working days from date of redemption or repurchase (subject to lock in period). The units of the Scheme are presently not proposed to be listed on any exchange.

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

For further details in this regard, please refer the SAI.

BENCHMARK INDEX : S&P BSE 500 Index ^ ^ (TRI)

^ ^ **Benchmark Disclaimer:** The "Index" viz. "S&P BSE 500 Index", is a product of Asia Index Private Limited (AIPL), which is a joint venture of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and BSE, and has been licensed for use by Union Asset Management Company Private Limited. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); BSE® is a registered trademark of BSE Limited ("BSE"); and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). © Asia Index Private Limited 2014. All rights reserved. Redistribution, reproduction and/or photocopying in whole or in part are prohibited without written permission of AIPL. For more information on any of AIPL's indices please visit <http://www.asiaindex.com/>. None of AIPL, BSE, Dow Jones Trademark Holdings LLC, their affiliates nor their third party licensors make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and none of AIPL, BSE, S&P Dow Jones Indices LLC, Dow Jones Trademark Holdings LLC or their affiliates nor their third party licensors shall have any liability for any errors, omissions, or interruptions of any index or the data included therein.

The performance of the Scheme will be benchmarked to the Total Return variant of the Index (TRI).

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

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) POLICY: The Trustee will endeavour to declare IDCW under the IDCW Option of the Scheme, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996.

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

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

On payment of IDCW, the NAV of the Units under the IDCW option will fall to the extent of the IDCW payout and applicable statutory levies, if any. For further details please refer the SID of the Scheme.

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

Mr. Hardick Bora (Co-Head Equity)

Mr. Sanjay Bambalkar (Co-Head Equity)

Mr. Parijat Agrawal (Head – Fixed Income)

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

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

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

EXPENSES OF THE SCHEME:

(i) Load Structure

New Fund Offer and Continuous Offer

Entry Load*: NA

Exit Load**: Nil

*Note: In accordance with clause 8.6 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.

** Goods & Services tax on Exit Load, if any, will be paid out of the Exit Load proceeds and Exit Load net of Goods & Services tax, if any, will be credited to the Scheme.

No load will be applicable for switches between the Plans under the Scheme and switches between the Options under each Plan under the Scheme.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations. For further details on Load Structure, refer to the SID of the Scheme.

(ii) Recurring Expenses

As per the SEBI (MF) Regulations, the slab-wise ceiling for recurring expenses (including the Investment Management and Advisory Fees) that can be charged to the Scheme shall be subject to a percentage limit of daily net assets of the Scheme as follows:

| | |
|--|--|
| on the first ₹ 500 crores of the daily net assets : 2.25% | Actual Expenses for the previous financial year: Not applicable being a new Scheme |
| on the next ₹ 250 crores of the daily net assets : 2.00% | |
| on the next ₹ 1,250 crores of the daily net assets : 1.75% | |
| on the next ₹ 3,000 crores of the daily net assets : 1.60% | |
| on the next ₹ 5,000 crores of the daily net assets : 1.50% | |
| On the next ₹ 40,000 crores of the daily net assets: Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof. | |
| On balance of the assets : 1.05% | |

In addition to the above, the AMC may charge the following additional expenses:

- Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) up to 0.30% of the daily net assets of the Scheme. As per clause 10.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023, additional expenses of 30 basis points, shall be charged based on inflows only from retail investors from beyond top 30 cities. As per clause 10.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023, inflows of amount upto ₹ 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

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.

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

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

WAIVER OF LOAD FOR DIRECT APPLICATIONS : Pursuant to 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.

TRANSACTION CHARGES TO DISTRIBUTORS : 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:

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

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

o Investor other than First Time Mutual Fund Investor:

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

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

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

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

DAILY NET ASSET VALUE (NAV) PUBLICATION : The NAV will be declared on all business days. NAV can be viewed on www.unionmf.com and www.amfiindia.com. Investors may also contact any of the Investor Service Centres (ISCs) of Union Mutual Fund.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

| Name and Address of Registrar | Contact person name, address, telephone number, fax number, e-mail i.d. at Union Mutual Fund |
|--|--|
| Computer Age Management Services Ltd. (R & T) 158, Rayala Tower 1, 1st Floor, Anna Salai, Chennai, Tamil Nadu - 600 002.e-mail: enq_uk@camsonline.com | Ms. Leena Johnson Investor Relations Officer, Union Asset Management Company Pvt. Ltd. Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059 • Phone:022-67483333, • Fax No: 022 - 67483402 Toll free no. : 18002002268 / 18005722268 e-mail:investorcare@unionmf.com |

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

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

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

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

UNIT HOLDERS' INFORMATION:

Account Statements: Applicants under the Scheme will have an option to hold the Units either in physical form (by way of an account statement) or in dematerialised form.

• For New Fund Offer Period:

o Non-demat account holders:

An account statement stating the number of units purchased and allotted will be sent through ordinary post or courier and/or electronic mail, within 5 business days from the closure of NFO period.

o Demat account holders:

An allotment advice will be sent upon allotment of Units stating the number of Units allotted to each of the Unit holders within 5 Business Days from the date of closure of the NFO Period.

• For Ongoing Offer Period:

o Non-demat account holders:

The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the request from the unitholder.

Account Statement for SIP, STP and SWP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer.

o Demat account holders:

Investors shall receive the demat account statement /demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP

will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account.

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 request from the unitholder.

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

Consolidated Account Statement (CAS):

i) Investors who do not hold Demat Account:

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

ii) Investors who hold Demat Account:

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

Note:

- 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.
- In case the account has more than one registered holder, the CAS shall be sent to the first holder.
- CAS is a statement containing details relating to all financial transactions made by an investor across all mutual funds including purchase, redemption, switch IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, and bonus transactions (including transaction charges paid to the distributor) and holding at the end of the month. Further, in case of investors who hold demat account(s), CAS shall also include transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month.
- It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Funds/AMCs/ Depositories, the CAS shall be sent by way of an e-mail communication on any/all of the registered email addresses. However, an investor who does not wish to receive CAS through email can opt to receive the CAS in physical form.

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

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

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

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

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

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

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

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

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

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

PERIODIC DISCLOSURE OF RISK-O-METER OF THE SCHEME AND OF THE BENCHMARK: In accordance with Clause 17.4 of the 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 email or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 days from the close of each month. The Mutual Fund/AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.

The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed.

Further, in accordance with the Clause 5.16 of the 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:

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

Additionally, the AMC is also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of clause 5.1 of the SEBI Master Circular for Mutual Funds dated May 19, 2023.

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

SCHEME SUMMARY DOCUMENT: The AMC shall provide on its website the Scheme Summary Document which is a standalone scheme document which contains all the applicable details of the Scheme, as per the prescribed format. The document shall be updated by the AMC on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document shall be uploaded on the websites of the AMC, AMFI and Stock Exchanges in 3 data formats, namely PDF, Spreadsheet and a machine-readable format (either JSON or XML).

ADDITIONAL SCHEME DISCLOSURES:

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

SEGREGATED PORTFOLIO:

In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with the clause 4.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023.

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

COMPARISON WITH EXISTING OPEN-ENDED EQUITY ORIENTED SCHEMES

| Scheme Name | Type | Investment Objective | Differentiation | AUM (₹ in crore) as on October 31, 2023 | No. of folios as on October 31, 2023 |
|----------------------|---|--|---|---|--------------------------------------|
| Union Flexi Cap Fund | An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks | To achieve long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities across market capitalisation. However, there can be no assurance that the investment objective of the scheme will be achieved. | The scheme invests substantially in a portfolio consisting of equity and equity related securities. Asset Allocation under normal circumstances – Equity & Equity related instruments including equity linked derivatives (75% - 100% of total assets); Debt & Money Market Instruments (0% - 25% of total assets). Units issued by REITs and InvITs (0% - 10%) | 1,621.71 | 1,17,471 |
| Union Midcap Fund | Mid Cap Fund – An open ended equity scheme predominantly investing in mid cap stocks | The Investment objective of the scheme is to achieve long term capital appreciation and generate income by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance that the investment objective of the scheme will be achieved. | The Investment objective of the scheme is to achieve long term capital appreciation and generate income by investing predominantly in equity and equity related securities of mid cap companies. Asset Allocation under normal circumstances – Equity and Equity related instruments of Mid Cap companies# (65% - 100% of the total assets) Equity and Equity related instruments of companies other than Mid Cap companies# (0% - 35% of the total assets) Debt and Money Market Instruments (0% - 35% of the total assets) Units issued by REITs and InvITs (0% - 10% of the total assets) # In accordance with Clause 2.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time, Large Cap, Mid Cap and Small Cap are defined as follows: Large Cap: 1st-100th company in terms of full market capitalization Mid Cap: 101st - 250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization. | 837.74 | 54,555 |

COMPARISON WITH EXISTING OPEN-ENDED EQUITY ORIENTED SCHEMES

| Scheme Name | Type | Investment Objective | Differentiation | AUM (₹ in crore) as on October 31, 2023 | No. of folios as on October 31, 2023 |
|--|--|--|---|---|--------------------------------------|
| Union Tax Saver (ELSS) Fund (formerly Union Long Term Equity Fund) | An Open-ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit | To generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However there can be no assurance that the investment objective of the scheme will be achieved. | This Scheme seeks to generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. <u>Asset Allocation under normal circumstances –</u> Equity & Equity related instruments* (80% - 100% of net assets); Debt & Money Market Instruments (0% - 20% of net assets). Further, the Scheme has a lock in period of 3 years from the date of allotment. *Equity and Equity related securities / instruments shall mean equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may be also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non - convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months. | 695.23 | 57,507 |
| Union Small Cap Fund | Small Cap Fund – An Open Ended Equity Scheme predominantly investing in Small Cap stocks | To achieve long term capital appreciation by investing in a portfolio consisting of equity and equity related securities, predominantly of small cap companies. However, there can be no assurance that the investment objective of the scheme will be achieved. | This Scheme seeks to generate long-term capital appreciation by investing predominantly in an equity and equity related portfolio of small cap companies. <u>Asset Allocation under normal circumstances -</u> Equity & Equity related instruments predominantly** of small cap companies# (80% - 100% of the total net assets); Debt and Money Market Instruments (0% - 20% of the total net assets) Units issued by REITs and InvITs (0% - 10%) **Provided a minimum of 65% will be invested in small cap companies. #Small cap companies are companies which have a market capitalization of less than that of the top 250th listed company in terms of full market capitalisation as prescribed under clause 2.7 of the SEBI Master Circular for Mutual Funds dated May 19, 2023. | 1,139.64 | 71,153 |
| Union Largecap Fund | Large Cap Fund – An open ended equity scheme predominantly investing in large cap stocks | To seek to generate capital appreciation by investing in a portfolio of select equity and equity linked securities of large cap companies. However, there can be no assurance that the Investment Objective of the scheme will be achieved. | This Scheme seeks to generate capital appreciation by investing in a portfolio of select equity and equity linked securities of large cap companies. <u>Asset Allocation under normal circumstances -</u> Equity & Equity related instruments predominantly** of large cap companies# (80% - 100% of net assets); Debt, Money Market Instruments and Cash equivalent (0% - 20% of net assets). Units issued by REITs and InvITs (0% - 10%) **Provided a minimum of 80% will be invested in large cap companies. # Large cap companies are companies which have a market capitalization of upto the top 100th listed company in terms of full market capitalisation As prescribed under Clause 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023 as amended from time to time. | 247.86 | 16,796 |
| Union Balanced Advantage Fund | An Open-ended Dynamic Asset Allocation Fund | To achieve long term capital appreciation and generate income through an equity portfolio by using long equities, equity derivatives and arbitrage opportunities available. However, there is no assurance that the Investment Objective of the scheme will be achieved. | This Scheme seeks to achieve long term capital appreciation and generate income through an equity portfolio by using long equities, equity derivatives and arbitrage opportunities available. <u>Asset Allocation under normal circumstances -</u> Equity & Equity related instruments (65% - 100% of the total net assets); Equity Derivatives (0% to 45% of the total net assets); Debt, Money Market Instruments (0% - 35% of the total net assets) Units issued by REITs and InvITs (0% - 10%) | 1,563.04 | 49,547 |
| Union Equity Savings Fund | An open ended scheme investing in equity, arbitrage and debt | To seek capital appreciation and/or to generate consistent returns by actively investing in a combination of diversified equity and equity related instrument, arbitrage and derivative strategies and exposure in debt and money market instruments. However, there is no assurance that the Investment Objective of the scheme will be achieved. | This Scheme seeks to generate capital appreciation and/or to generate consistent returns by actively investing in a combination of diversified equity and equity related instruments, arbitrage and derivative strategies and exposure in debt and money market instruments. <u>Asset Allocation under normal circumstances –</u> Equity & Equity related instruments (65% - 90% of the total net assets); Equity Derivatives (10% to 40% of the total net assets); Debt, Money Market Instruments (10% - 35% of the total net assets) Units issued by REITs and InvITs (0% - 10%) | 118.31 | 5,636 |

COMPARISON WITH EXISTING OPEN-ENDED EQUITY ORIENTED SCHEMES

| Scheme Name | Type | Investment Objective | Differentiation | AUM (₹ in crore) as on October 31, 2023 | No. of folios as on October 31, 2023 |
|----------------------------|---|---|--|---|--------------------------------------|
| Union Value Discovery Fund | An Open-ended equity scheme following a value investment strategy. | The investment objective of the scheme is to seek to generate long term capital appreciation by investing substantially in a portfolio of equity and equity related securities of companies which are undervalued (or are trading below their intrinsic value). However, there can be no assurance that the investment objective of the scheme will be achieved. | The Scheme seek to generate long term capital appreciation by investing substantially in a portfolio of equity and equity related securities of companies which are undervalued (or are trading below their intrinsic value). <u>Asset Allocation under normal circumstances –</u> Equity & Equity related instruments (65% - 100% of the total net assets); Debt, Money Market Instruments (0 % - 35 % of the total net assets) Units issued by REITs and InvITs (0% - 10%) | 172.28 | 9,515 |
| Union Arbitrage Fund | An open ended scheme investing in arbitrage opportunities | The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments. However, there is no assurance that the Investment Objective of the scheme will be achieved. | The Scheme generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments. <u>Asset Allocation under normal circumstances –</u> Equity and Equity related instruments (as part of hedged / arbitrage exposure)* (65% - 90% of the total net assets); Debt and Money Market Instruments including margin money deployed for derivatives transactions (10% - 35% of the total assets) Units issued by REITs and InvITs (0% - 10%) *Equity allocation so built, at any point in time, would be completely hedged out, using derivative instruments that provide an equal but opposite exposure, thereby making the Net exposure market-neutral. In case the fund is not able to have a net market-neutral position due to any operational reason such as short delivery in the cash market etc., the fund will endeavor to rebalance the portfolio to a net market-neutral position at the earliest. | 93.50 | 1,805 |
| Union Focused Fund | An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap) | The investment objective of the scheme is to seek to generate capital appreciation by investing in a portfolio of select equity and equity linked securities across market caps. However, there can be no assurance that the investment objective of the scheme will be achieved. | The Scheme seek to generate capital appreciation by investing in a portfolio of select equity and equity linked securities across market caps. <u>Asset Allocation under normal circumstances –</u> Equity and Equity related instruments across market caps* (65% - 100% of the total net assets); Debt and Money Market Instruments (0% - 35%) * Investment in maximum 30 stocks across market capitalisation. | 344.35 | 23,958 |
| Union Large & Midcap Fund | Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks | The investment objective of the scheme is to seek to generate capital appreciation by investing predominantly in a portfolio of equity and equity linked securities of large cap and mid cap companies. However, there can be no assurance that the investment objective of the scheme will be achieved. | The Scheme seek to generate capital appreciation by investing predominantly in a portfolio of equity and equity linked securities of large cap and mid cap companies. <u>Asset Allocation under normal circumstances –</u> Equity & Equity related instruments of Large Cap companies# (35% - 65%) Equity & Equity related instruments of Mid Cap companies# (35% - 65%) Equity & Equity related instruments of other than Large & Mid Cap companies# (0% - 30%) Debt and Money Market Instruments (0% - 30%) Units issued by REITs and InvITs (0% - 10%) # In accordance with Clause 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time, Large Cap, Mid Cap and Small Cap are defined as follows: Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st - 250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization. | 539.47 | 31,148 |
| Union Hybrid Equity Fund | An open-ended hybrid scheme investing predominantly in equity and equity related instruments. | The investment objective of the Scheme is to achieve long term capital growth and generate income from a portfolio, predominantly of equity and equity related securities. The scheme will also invest in debt & money market instruments. However, there is no assurance that the Investment Objective of the Scheme will be achieved. | The investment objective of the Scheme is to achieve long term capital growth and generate income from a portfolio, predominantly of equity and equity related securities. The scheme will also invest in debt & money market instruments. <u>Asset Allocation under normal circumstances –</u> Equity and Equity related instruments (65% - 80% of the total assets) Debt and Money Market Instruments (20% - 35% of the total assets) Units issued by REITs and InvITs (0% - 10% of the total assets) | 534.11 | 17,518 |

COMPARISON WITH EXISTING OPEN-ENDED EQUITY ORIENTED SCHEMES



| Scheme Name | Type | Investment Objective | Differentiation | AUM (₹ in crore) as on October 31, 2023 | No. of folios as on October 31, 2023 |
|---------------------------------------|--|--|--|---|--------------------------------------|
| Union Retirement Fund | An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier). | The investment objective of the Scheme is to generate long term capital gains by investing in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide a retirement investment solution to investors. However, there is no assurance that the Investment Objective of the Scheme will be achieved. | The Scheme seeks to generate long term capital gains by investing in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide a retirement investment solution to investors. <u>Asset Allocation under normal circumstances –</u> Equity and Equity related instruments (65% - 100% of the total assets) Debt and Money Market Instruments (0% - 35% of the total assets) Units issued by REITs and InvITs (0% - 10% of the total assets) | 90.80 | 7,420 |
| Union Multicap Fund | Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks | The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related instruments of large, mid and small cap companies. However, there is no assurance that the Investment Objective of the Scheme will be achieved. | The scheme seeks to achieve long term capital appreciation by investing in equity and equity related instruments of large, mid and small cap companies. <u>Asset Allocation under normal circumstances -</u> Equity & Equity Related Instruments of Large Cap Companies# (25% - 50% of total assets) Equity & Equity Related Instruments of Mid Cap Companies# (25% - 50% of total assets) Equity & Equity Related Instruments of Small Cap Companies# (25% - 50% of total assets) Debt and Money Market Instruments (0% - 25% of total assets) Units issued by REITs and InvITs (0% - 10% of total assets) #In accordance with Clause 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time, Large Cap, Mid Cap and Small Cap are defined as follows: Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st - 250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization. | 618.97 | 33,645 |
| Union Innovation & Opportunities Fund | An open-ended equity scheme following innovation theme | The Investment Objective of the Scheme is to achieve long term capital appreciation by investing predominantly in equity and equity related securities of Innovative Companies. However, there is no assurance that the Investment Objective of the Scheme will be achieved. | Equity and Equity Related Instruments of Innovative Companies (80% - 100%) Equity and Equity Related Instruments of other than above Companies (0% - 20%) Debt and Money Market Instruments (0% - 20%) Units issued by REITs and InvITs (0% - 10%) | 503.34 | 24,674 |

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.

UNION CHILDREN'S FUND

(An open-ended fund for investment for children, having a lock-in for at least 5 years or till the child attains age of majority, whichever is earlier.)

Offer for Units of ₹ 10 per unit for cash during the New Fund Offer Period and at NAV based prices upon re-opening.

| This product is suitable for investors who are seeking*: | Riskometer | Benchmark Riskometer |
|--|--|---|
| <ul style="list-style-type: none"> Long Term Capital Appreciation Investment in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide investment solution to investors |  <p>RISKOMETER Investors understand that their principal will be at very high risk</p> |  <p>RISKOMETER S&P BSE 500 TRI Index (TRI) ^ ^</p> |

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. The Benchmark riskometer is based on the evaluation of the portfolio data as of October 31, 2023.)

^^ **Benchmark S&P BSE 500 Index disclaimer:** The "Index" viz. "S&P BSE 500 Index", is a product of Asia Index Private Limited (AIPL), which is a joint venture of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and BSE, and has been licensed for use by Union Asset Management Company Private Limited. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); BSE® is a registered trademark of BSE Limited ("BSE"); and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). © Asia Index Private Limited 2014. All rights reserved. Redistribution, reproduction and/or photocopying in whole or in part are prohibited without written permission of AIPL. For more information on any of AIPL's indices please visit <http://www.asiaindex.com/>. None of AIPL, BSE, Dow Jones Trademark Holdings LLC, their affiliates nor their third party licensors make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and none of AIPL, BSE, S&P Dow Jones Indices LLC, Dow Jones Trademark Holdings LLC or their affiliates nor their third party licensors shall have any liability for any errors, omissions, or interruptions of any index or the data included therein.

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. • **Balasure** - B C Sen Road Balasure 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, Adelade Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal Maharashtra - 425201. • **Bikaner** - Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, Rajasthan - 334 001. • **Bilaspur** - Shop No. B - 104, First Floor, Narayan Plaza, Link Road Bilaspur, Chattisgarh - 495001. • **Bohorampur** - No.107/1, A C Road, Ground Floor, Bohorampur, 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 Vaatika Chittorgarh Rajasthan - 312001. • **Cochin** - Modayil, Door No.: -39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin, Kerala - 682 016. • **Coimbatore** - No. 1334, Thadagam Road, Thirumoothy Layout, R. S. Puram, Behind Venkteswara Bakery, Coimbatore - 641 002. • **Cuttack** - Near Indian Overseas Bank Cantonment Road Mata Math Cuttack Orissa - 753001. • **Darbhanga** - Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga, Bihar - 846001. • **Davenegere** - 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Davenegere Karnataka - 577002. • **Dehradun** - 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun Uttaranchal - 248001. • **Deoghar** - S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town Deoghar Jharkhand - 814112. • **Dhanbad** - Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad Jharkhand - 826001. • **Dharmapuri** - 16A/63A, Pidamaneri Road Near Indoor Stadium Dharmapuri Tamil Nadu - 636 701. • **Dhule** - House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra - 424 001. • **Durgapur** - Plot No 3601, Nazrul Sarani City Centre, Durgapur, West Bengal - 713216. • **Erode** - 197, Seshaiyer Complex Agraharam Street Erode Tamil Nadu - 638001. • **Faizabad** - 1/13/196, A, Civil lines, behind Triupati Hotel, Faizabad Uttar Pradesh - 224001. • **Faridhabad** - LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad, Haryana - 121002. • **Gandhidham** - Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. • **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, Rehbari, Guwahati, Assam - 781008. • **Gwalior** - G-6 Global Apartment Kailash Vihar Colony Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh - 474002. • **Haldia** - J.L. No. 126, Basudevpur Mouza, Haldia Municipality, Ward No 10, Durgachak, Haldia, District Purba Medinipur, West Bengal - 721602. • **Haldwani** - Durga City Centre Nainital Road Haldwani 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 Kutys Frozen Foods, Hosur - 635 110. • **Hubli** - No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road Hubli Karnataka - 580 029. • **Hyderabad** - 208, II Floor Jade Arcade Paradise Circle Secunderabad Andhra Pradesh - 500 003. • **Indore** - 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp. Greenpark Indore Madhya Pradesh - 452 001. • **Jabalpur** - 8, Ground Floor, Datt Towers Behind Commercial Automobiles Napier Town Jabalpur Madhya Pradesh - 482001. • **Jaipur** - R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001. • **Jalgaon** - Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon Maharashtra - 425001. • **Jalna** - Shop No 6, Ground Floor Anand Plaza Complex Bharat Nagar, Shivaji Putla Road Jalna Maharashtra - 431 203. • **Jammu** - JRDS Heights Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu J & K - 180004. • **Jamnagar** - 207, Manek Centre, P. N. Marg, Jamnagar, Gujarat - 361 001. • **Janakpuri** - Office Number 112, 1 Floor Mahatta Tower, B Block Community Centre, Janakpuri - 110058, New Delhi. • **Jamshedpur** - Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur Jharkhand - 831001. • **Jaunpur** - 248, Fort Road, Near AMBER HOTEL, Jaunpur, Uttar Pradesh - 222001. • **Jhansi** - 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • **Jodhpur** - 1/5, Nirmal Tower Ist Chopasani Road Jodhpur Rajasthan - 342003. • **Junagadh** - Aastha Plus, 202 - A, 2nd Floor, Sardarbag Road, Nr. Alkapuri Opp, Zansi Rani Statue, Junagadh - 362001. • **Kadapa** - Bandi Subbaramaiah Complex D.No:3/1718, Shop No: 8 Raja Reddy Street Kadapa Andhra Pradesh - 516 001. • **Kakinada** - D No-25-4-29, 1 floor, Kommireddy vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001. • **Kalyan** - Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Chatrapati Shivaji Maharaj Chowk, Opposite Kalyan Dombivili Municipal Corporation (KDMC), Kalyan (West), Thane - 421 301. • **Kalyani** - A - 1/50, Block - A, Dist Nadia Kalyani West Bengal - 741235. • **Kannur** - Room No. 14/435 Casa Marina Shopping Centre Talap Kannur Kerala - 670004. • **Kanpur** - I Floor 106 to 108 CITY CENTRE Phase II 63/2, THE MALL Kanpur Uttar Pradesh - 208 001. • **Karimnagar** - HNo.7-1-257, Upstairs S B H Mangammathoda 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, Wyrta Road, Near Baburao Petrol Bunk, Khammam Andhra Pradesh - 507 001. • **Kharagpur** - "Silver Palace", OT Road, Inda - Kharagpur, 301G.P-Barakola, PS - Kharagpur Local, West Bengal - 721 305. • **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416001. • **Kolkata** - Kankaria Centre, 2/1, Russell Street, (2nd Floor), Kolkata - 700071. • **Kolkata-CC** - 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata - 700 001. • **Kollam** - 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, KPHB Colony, Kukatpally, Hyderabad - 500072. • **Kumbakonam** - 28/8, 1st Floor, Balakrishna Colony Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. • **Kurnool** - Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh - 518001. • **Lucknow** - Office No. 107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow - 226001. • **Ludhiana** - U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli

Pakhawal 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. • **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 Vihar Road Mehvana Gujarat - 384 002. • **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** - Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Mumbai** - Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. • **Muzzafarpur** - Brahman toli, Durgasthan Gola Road Muzaffarpur Bihar - 842001. • **Mysore** - No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore, Karnataka - 570009. • **Nadiad (Parent TP: Anand TP)** - F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. • **Nagpur** - 145 Lendra New Ramdaspath 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 Babuji 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 Saker Tower, SP Verma Road, Patna, Bihar - 800 001. • **Pondicherry** - S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry Pondicherry - 605001. • **Pune** - Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. • **Rae Bareilly** - 17, Anand Nagar Complex Rae Bareilly Uttar Pradesh - 229001. • **Raipur** - HIG,C-23, Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492004. • **Rajahmundry** - Door No: 6-2-12, 1st Floor, Rajeswari Nilayam Near Vamsikrishna Hospital, 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** - Dafia & 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 Municipality 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 Bhagwananj, Sagar Madhya Pradesh - 470 002. • **Saharanpur** - I Floor, Krishna Complex Opp. Hathi Gate Court Road Saharanpur Uttar Pradesh - 247001. • **Salem** - No.2, I Floor Vivekananda Street, New Fairlands Salem Tamil Nadu - 636016. • **Sambalpur** - C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur Orissa - 768001. • **Sangli** - Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli, Maharashtra - 416 416. • **Satara** - 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Satara Maharashtra - 415002. • **Shahjahanpur** - 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, Magnem Surakasa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. • **Tirupathi** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi, Andhra Pradesh - 517 501. • **Trichur** - Room No. 26 & 27 Dee Pee Plaza Kokkalai Thrissur Kerala - 680001. • **Trichy** - No 8, I Floor, 8th Cross West Extn Thillainagar Trichy Tamil Nadu - 620018. • **Trivandrum** - 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 Park, Ujjain, Madhya Pradesh - 456010. • **Vadodara** - 103 Aries Complex BPC Road, Off R.C. Dutt Road Alkapuri Vadodara Gujarat - 390 007. • **Valsad** - 3rd floor Gita Nivas, opp Head Post Office Halar Cross Lane Valsad Gujarat - 396001. • **Vapi** - 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396 195. • **Varanasi** - Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra, 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, Vigneshwara 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. • **Bhubaneswar**: GBP Business Center, Unit 103-D, 191/A, Kharavela Nagar, Unit 3, Odisha, Bhubaneswar - 751001. • **Chandigarh**: Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin no. - 202, 2nd Floor, Sector 17 - C, Chandigarh - 160 017. • **Chennai**: Union Asset Management Co Pvt Ltd, 206, 2nd floor, Challa mall, 11 & 11A, Sir Theagaraya Road, T. Nagar, Chennai - 600017. • **Guwahati**: Ganpati Enclave, Ground floor, GS Road, Opposite Bora Service Station, Ullubari, Guwahati - 781 007. • **Hyderabad**: Union Asset Management Co Pvt Ltd, 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**: Union Asset Management Co Pvt Ltd, 302-A, 3rd Floor, Satya Ganga Arcade, Lalji Hirji Road, Jharkhand, Ranchi - 834001. • **Varanasi**: Union Asset Management Co Pvt Ltd, Shop No. 9, 10, 11, 1st Floor, Kuber Complex, Rathayatra Crossing, Varanasi - 221010.