

MUTUAL FUND INVESTMENT SOLUTIONS

EXEMPT TRUSTS - PROVIDENT FUND, PENSION &
GRATUITY

The logo for Union Mutual Fund features a large, stylized orange arrow pointing upwards and to the right, which serves as a background for the text. The word "Union" is written in a bold, blue, sans-serif font, with a small orange arrow pointing upwards and to the right, integrated into the letter 'U'. Below "Union", the words "Mutual Fund" are written in a bold, black, sans-serif font.

Union
Mutual Fund

NEW INVESTMENT PATTERN (MUTUAL FUNDS)

Category	Sub Category	% amount to be Invested	Eligible mutual fund schemes
(i) C	Government Securities & Related Investments	Minimum 45% and up to 65%	Units of Govt. Sec. mutual funds (Up to 5% of total portfolio & fresh accretions in the year)
(ii) E	Debt Instruments & Related Investments	Minimum 20% and up to 45%	Units of Debt mutual funds (Up to 5% of total portfolio & fresh accretions in the year)
(iii) B	Short-term Debt Instruments and Related Investments	Up to 5%	Units of liquid mutual funds
(iv) B	Equities and Related Investments	Minimum of 5% and up to 15%	Units of mutual funds which have minimum 65% of their corpus in BSE/NSE listed stocks. (Up to 5% of total portfolio & fresh accretions in the year)
(iv) C&D	Equities and Related Investments	Minimum of 5% and up to 15%	<p>(c) Exchanged Traded Funds (ETFs)/Index Funds regulated by Securities and Exchange Board of India that replicate the portfolio of either BSE Sensex Index or NSE Nifty 50 Index</p> <p>(d) ETFs issued by SEBI regulated mutual funds constructed specifically for disinvestment of shareholding of the Government of India in body corporates (Up to 5% of total portfolio & fresh accretions in the year)</p>

NEW INVESTMENT PATTERN (MUTUAL FUNDS)

Debt Mutual Funds

- Cat I C-Gilt Mutual Funds
- Cat II E-Debt Mutual Funds
- Cat III B-Liquid Mutual Funds

Equity Mutual Funds

- Cat IV B-Diversified Equity Mutual Funds
- Cat IV C-NIFTY/SENSEX Index Funds/ ETFs
- Cat IV D-ETFs issued by SEBI regulated MFs constructed specifically for disinvestment of shareholding of Government of India in body corporates.

INVESTMENT OPPORTUNITIES IN UNION MUTUAL FUND

Category I C-Gilt Mutual Funds

- Union Gilt Fund

Category II E-Debt Mutual Funds

- Union Corporate Bond Fund
- Union Dynamic Bond Fund
- Union Medium Duration Fund

Category III B-Liquid Mutual Funds

- Union Overnight Fund
- Union Liquid Fund
- Union Money Market Fund

Category (IV) B-Equity Mutual Funds

- Union Flexi Cap Fund
- Union Multicap Fund
- Union Largecap Fund
- Union Small Cap Fund
- Union Value Discovery Fund
- Union Focused Fund
- Union Large & Midcap Fund
- Union Midcap Fund
- Union Innovation & Opportunities Fund
- Union Hybrid Equity Fund

Category (IV) C&D-Index Funds/Exchange Traded Funds

- Nil

Scheme Details

FUNDS DETAILS - EQUITY SCHEMES

Data as on September 30, 2023

Scheme Name	Union Flexi Cap Fund	Union Multicap Fund	Union Focused Fund	Union Midcap Fund	Union Large & Midcap Fund	Union Small Cap Fund	Union Innovation & Opportunities Fund	Union Value Discovery Fund	Union Largecap Fund
Scheme Category	Flexi Cap Fund	Multi Cap Fund	Focused Fund	Midcap Fund	Large & Mid Cap Fund	Small Cap Fund	Sectoral/The matic Fund	Value Fund	Large Cap Fund
Date of Inception	10-Jun-11	19-Dec-22	05-Aug-19	23-Mar-20	06-Dec-19	10-Jun-14	06-Sep-23	05-Dec-18	11-May-17
AUM (₹ Crs) as on September 30, 2023	1634.04	606.65	355.62	844.14	532.50	1103.50	491.32	176.09	255.46
Benchmark	S&P BSE 500 Index (TRI)^	Nifty 500 Multicap 50:25:25 Index (TRI)@@@	S&P BSE 500 Index (TRI)^	S&P BSE 150 MidCap Index TRI	S&P BSE 250 LargeMidCap Index (TRI)^	S&P BSE 250 SmallCap Index (TRI)	Nifty 500 Index (TRI) @@@	S&P BSE 500 Index (TRI)^	S&P BSE 100 Index (TRI)^
Top 5 Holdings - Total	25.64%	15.32%	30.86%	15.28%	18.02%	13.54%	15.15%	22.21%	33.73%
Top 10 Holdings - Total	38.32%	25.25%	49.88%	27.52%	28.90%	24.71%	28.81%	39.08%	50.07%
No. of Stocks	65	79	29	66	70	66	48	49	47
Market Capitalisaton									
Large Cap	65.18%	42.31%	70.05%	12.06%	51.00%	NIL	17.76%	57.41%	87.46%
Mid Cap	15.35%	25.56%	19.16%	66.57%	38.77%	20.48%	38.02%	18.09%	9.98%
Small Cap	14.58%	26.44%	5.71%	16.47%	5.78%	73.17%	35.29%	20.75%	NIL
Exit Load	1% if units are redeemed or switched out on or before completion of 15 days from the date of allotment. Nil thereafter.								

Note: This is an extract of the Factsheet of the schemes of Union Mutual Fund. For more details, please visit www.unionmf.com.

FUNDS DETAILS - DEBT SCHEMES

Data as on September 30, 2023

Scheme Name	Union Medium Duration Fund	Union Corporate Bond Fund	Union Dynamic Bond Fund	Union Gilt Fund	Union Money Market Fund	Union Liquid Fund	Union Overnight Fund
Scheme Category	Medium Duration Fund	Corporate Bond Fund	Dynamic Fund	Gilt Fund	Money Market Fund	Liquid Fund	Overnight Fund
Date of Inception	14-Sep-20	25-May-18	13-Feb-12	08-Aug-22	26-Aug-21	15-Jun-11	27-Mar-19
AUM (₹ Crs) as on September 30, 2023	133.79	444.15	91.73	121.20	176.39	2462.16	288.66
Benchmark	CRISIL Medium Duration Debt B-III Index#	CRISIL Corporate Bond B-III Index#	CRISIL Dynamic Bond B-III Index#	CRISIL Dynamic Gilt Index#	CRISIL Money Market B-I Index#	CRISIL Liquid Debt B-I Index#	CRISIL Liquid Overnight Index#
Quantitative Indicators							
Portfolio Yield	7.42%	7.54%	7.32%	7.24%	7.14%	7.03%	6.86%
Average/ Residual Maturity (Years)	4.59	3.69	7.79	7.41	146 Days	47 Days	3.23 Days
Macaulay Duration (Years)	3.80	3.12	5.54	5.49	146 Days	47 Days	3.23 Days
Modified Duration (Years)	3.61	2.93	5.32	5.29	136 Days	44 Days	3.02 Days
Asset Class Composition (%)							
Non Convertible Debentures	44.28%	77.12%	16.59%	NIL	NIL	NIL	NIL
Commercial Papers	NIL	NIL	NIL	NIL	24.83%	40.00%	NIL
Government Securities	52.09%	16.84%	75.71%	94.45%	NIL	NIL	NIL
Certificate of Deposits	NIL	NIL	NIL	NIL	44.38%	33.61%	NIL
Treasury Bills	0.08%	0.09%	0.10%	NIL	27.13%	17.18%	1.73%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	3.54%	5.95%	7.61%	5.55%	3.65%	9.21%	98.27%
Rating Class Composition (%)							
Sovereign	52.17%	16.93%	75.81%	94.45%	27.13%	17.18%	1.73%
AAA	44.28%	76.01%	16.59%	NIL	NIL	NIL	NIL
AA+	NIL	1.10%	NIL	NIL	NIL	NIL	NIL
A1+	NIL	NIL	NIL	NIL	69.21%	73.61%	NIL
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	3.54%	5.95%	7.61%	5.55%	3.65%	9.21%	98.27%

Note: This is an extract of the Factsheet of the schemes of Union Mutual Fund. For more details, please visit www.unionmf.com.

FUNDS DETAILS - HYBRID SCHEMES

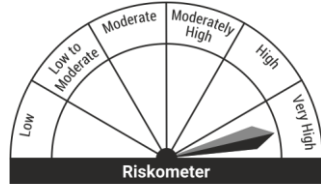
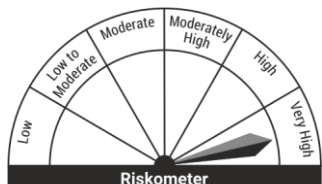
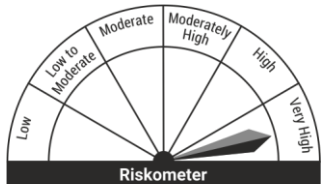
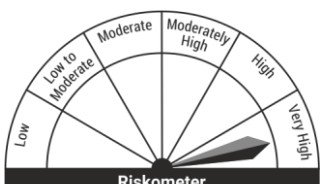
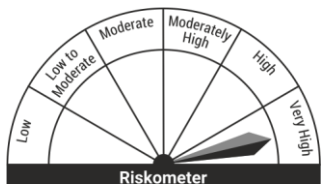
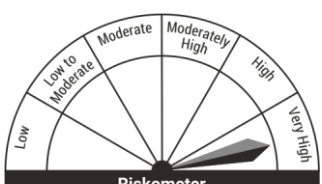
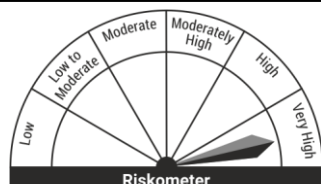
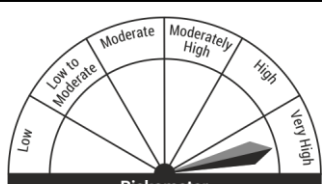
Data as on September 30, 2023

Scheme Name	Union Hybrid Equity Fund
Scheme Category	Aggressive Hybrid Fund
Date of Inception	18-Dec-20
AUM (₹ Crs) as on September 30, 2023	545.39
Benchmark	CRISIL Hybrid 35+65 Aggressive Index(TRI)#
Quantitative Indicators	
Portfolio Yield	7.49%
Average Maturity (Years)	2.36
Modified Duration (Years)	1.94
Asset Class Composition (%)	
Non Convertible Debentures	21.01%
Government Securities	NIL
Mutual Fund Units	NIL
Certificate of Deposits	NIL
Treasury Bills	0.06%
Unhedged Equity	73.25%
Hedged Equity (Arbitrage)	NIL
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	5.67%
Rating Class Composition - Fixed Income Portion (%)	
Sovereign	0.06%
AAA	21.01%
AAA mfs	NIL
A1+	NIL
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	5.67%

Note: This is an extract of the Factsheet of the schemes of Union Mutual Fund. For more details, please visit www.unionmf.com.

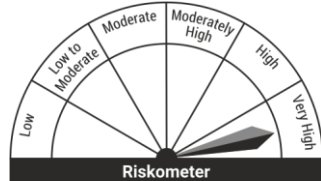
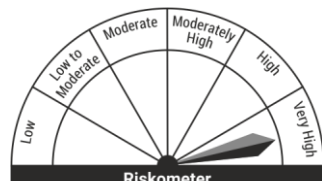
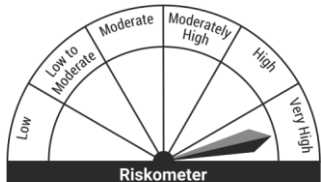

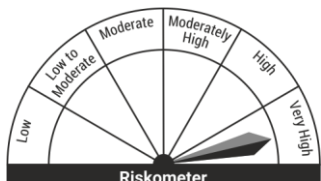
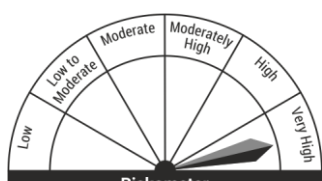
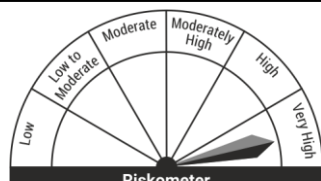
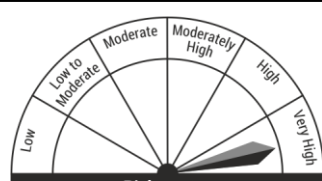


Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
Union Flexi Cap Fund (An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in Equity and Equity related portfolio 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 500 Index (TRI)^{^^}</p>
Union Tax Saver (ELSS) Fund (formerly Union Long Term Equity Fund) (An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act. Investment predominantly in Equity and Equity related portfolio 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 500 Index (TRI)^{^^}</p>
Union Focused Fund (An open-ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap)) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation Investment in equity & equity related securities including equity derivatives upto a maximum of 30 stocks across market capitalization. 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 500 Index (TRI)^{^^}</p>
Union Value Discovery Fund (An Open-ended equity scheme following a value investment strategy) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of equity and equity related securities of value companies. 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 500 Index (TRI)^{^^}</p>

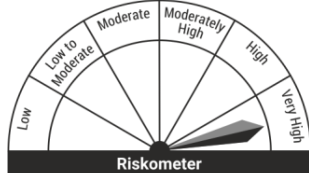
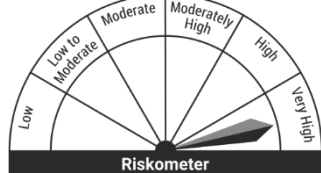
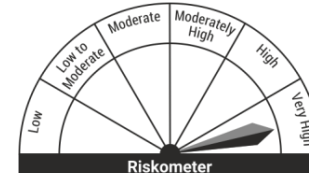

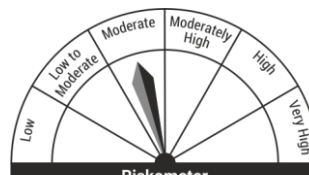
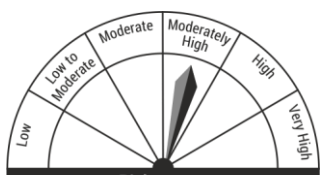
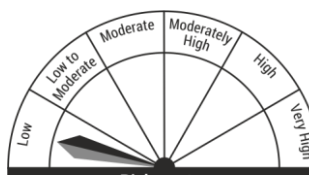
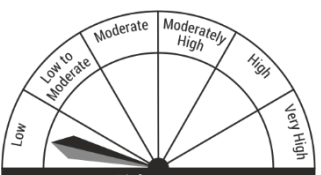
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
Union Largecap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of select equity and equity linked securities of large cap companies. 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 100 Index (TRI)^^^</p>
Union Midcap Fund (Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Capital appreciation over long term. Investing predominantly in equity & equity related securities of midcap companies 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 150 MidCap Index (TRI)^^^</p>
Union Large & Midcap Fund (Large & Mid Cap Fund - An open-ended equity scheme investing in both large cap and mid cap stocks) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Capital appreciation over long term. Investing predominantly in equities and equity related instruments of large cap and mid cap companies 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 250 LargeMidCap Index (TRI)^^^</p>
Union Small Cap Fund (Small Cap Fund - An open-ended equity scheme predominantly investing in small cap stocks) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in Equity and Equity related portfolio of small cap companies 	 <p>Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Riskometer</p> <p>S&P BSE 250 SmallCap Index (TRI)^^^</p>

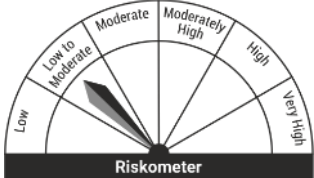

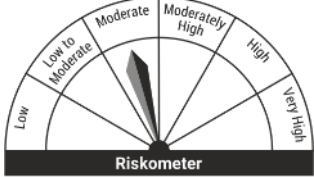
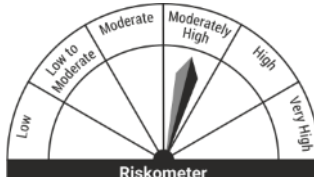
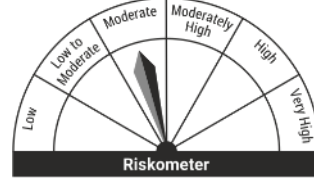



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Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
Union Hybrid Equity Fund (An open-ended hybrid scheme investing predominantly in equity and equity related instruments) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Growth and Income Investments predominantly in equity and equity related instruments. The scheme will also invest in debt & money market instruments. 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	 <p>Riskometer CRISIL Hybrid 35+65 Aggressive Index(TRI)#</p>
Union Balanced Advantage Fund (An Open-ended dynamic asset allocation Fund) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of equity and equity linked securities and the rest in debt and money market instruments. 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	 <p>Riskometer NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) @@@</p>
Union Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of equity and equity related securities. 	 <p>Riskometer Investors understand that their principal will be at moderate risk</p>	 <p>Riskometer CRISIL Equity Savings Index (TRI)#</p>
Union Arbitrage Fund (An Open Ended Scheme investing in Arbitrage Opportunities) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Income over short term from arbitrage opportunities in equity market. Investment in arbitrage opportunities in the cash & derivatives segment of the equity market 	 <p>Riskometer Investors understand that their principal will be at low risk</p>	 <p>Riskometer NIFTY 50 Arbitrage Index@@@</p>


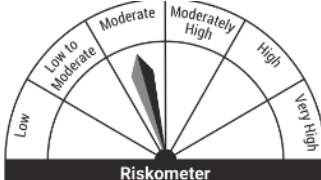
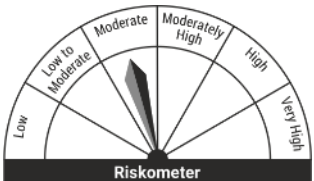

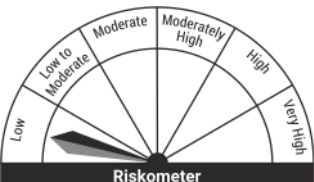
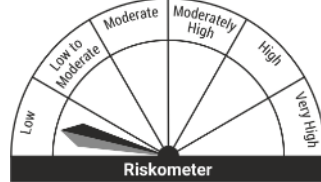
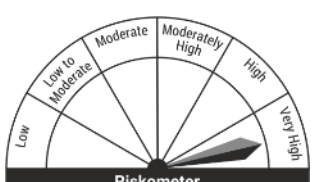
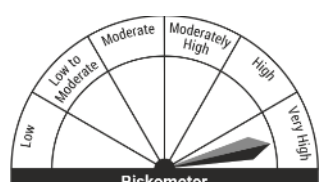
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Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p>Union Money Market Fund (An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over short term Investments in money market instruments with maturity upto one year 	 <p>Riskometer</p> <p>Investors understand that their principal will be at low to moderate risk</p>	 <p>Riskometer</p> <p>CRISIL Money Market B-I Index#</p>
<p>Union Corporate Bond Fund (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over Medium to Long term Income by investing in fixed income securities of varying maturities and credit 	 <p>Riskometer</p> <p>Investors understand that their principal will be at moderate risk</p>	 <p>Riskometer</p> <p>CRISIL Corporate Bond B-III Index#</p>
<p>Union Dynamic Bond Fund (An open-ended dynamic debt Scheme investing across duration. A relatively high interest rate risk and moderate credit risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular Income over Medium to Long Term Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition. 	 <p>Riskometer</p> <p>Investors understand that their principal will be at moderate risk</p>	 <p>Riskometer</p> <p>CRISIL Dynamic Bond B-III Index#</p>
<p>Union Medium Duration Fund (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 4 years. Please refer to the page no. 40 of the SID on which the concept of Macaulay Duration has been explained. A relatively high interest rate risk and moderate credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income/Capital Appreciation over medium term Investment predominantly in debt and money market instruments with portfolio Macaulay Duration of 3 - 4 years. 	 <p>Riskometer</p> <p>Investors understand that their principal will be at moderate risk</p>	 <p>Riskometer</p> <p>CRISIL Medium Duration Debt B-III Index#</p>

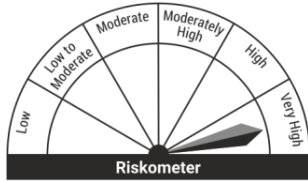
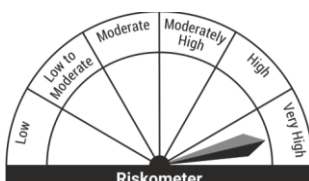
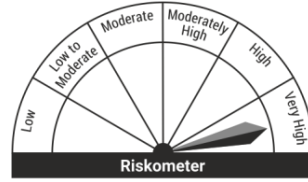

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Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p>Union Gilt Fund (An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Credit risk free return over the medium to long term • Investments in Government Securities across maturities 	 <p>Riskometer</p> <p>Investors understand that their principal will be at moderate risk</p>	 <p>Riskometer</p> <p>CRISIL Dynamic Gilt Index#</p>
<p>Union Liquid Fund (An Open-Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Reasonable returns over Short Term commensurate with low risk and high level of liquidity. • Investment in Money market and Debt securities with maturity of upto 91 days. 	 <p>Riskometer</p> <p>Investors understand that their principal will be at moderate risk</p>	 <p>Riskometer</p> <p>CRISIL Liquid Debt B-I Index#</p>
<p>Union Overnight Fund (An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income over short term • Investment in Debt and Money Market instruments with overnight maturity. 	 <p>Riskometer</p> <p>Investors understand that their principal will be at low risk</p>	 <p>Riskometer</p> <p>CRISIL Liquid Overnight Index#</p>
<p>Union Retirement Fund (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))</p> <p>This product is suitable for investors who are seeking*:</p> <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 a retirement 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 Index (TRI)^^^</p>

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

Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
Union Multicap Fund (Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long Term Capital Appreciation An open ended equity scheme investing across large cap, mid cap and small cap stocks 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	 <p>Riskometer NIFTY 500 Multicap 50:25:25 Index (TRI)@@@</p>
Union Innovation & Opportunities Fund (An open-ended equity scheme following innovation theme) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Capital appreciation over long term. Investment predominantly in equity and equity related securities of Innovative Companies 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	 <p>Riskometer Nifty 500 Index (TRI)@@@</p>

Note: The Scheme and Benchmark riskometers are evaluated on monthly basis and the current riskometers are based on the evaluation of portfolios as on September 30, 2023

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

Potential Risk Class Matrix of Debt Schemes

Scheme name	Potential Risk Class Matrix			
Union Overnight Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
	Credit Risk of Scheme	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme			
	Relatively Low (Class I)	A-I		
	Moderately (Class II)			
	Relatively High (Class III)			
Union Liquid Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Union Money Market Fund	Credit Risk of Scheme	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme			
	Relatively Low (Class I)		B-I	
	Moderately (Class II)			
	Relatively High (Class III)			
Union Dynamic Bond Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Union Corporate Bond Fund	Credit Risk of Scheme	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme			
Union Medium Duration Fund	Relatively Low (Class I)			
	Moderately (Class II)			
	Relatively High (Class III)		B-III	
Union Gilt Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
	Credit Risk of Scheme	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme			
	Relatively Low (Class I)			
	Moderately (Class II)			
	Relatively High (Class III)	A-III		

Disclaimer

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

Disclaimer: The views, facts and figures in this document are as of September 30, 2023 unless stated otherwise, and could change without any notice.

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THANK YOU

