SCHEME INFORMATION DOCUMENT

SECTION I

Scheme Code - UNIN/O/O/FOD/25/04/0031

UNION INCOME PLUS ARBITRAGE ACTIVE FOF

(An open-ended FoF investing in units of Arbitrage and Debt Oriented Schemes.)

This product is suitable for investors who are seeking*:	**Riskometer**	**Benchmark Riskometer**
• Income generation over medium to long term • Investment predominately in units of Arbitrage Fund and Debt Funds.	 **The risk of the scheme is Low to Moderate risk.**	 **The risk of the 60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI # (Benchmark) is Low to Moderate risk.**

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

Note: The above 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 are based on the evaluation of the portfolios for the month ended April 30, 2025.

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Offer of Units of Rs. 10/-each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices.

New Fund Offer Opens on:	**May 22, 2025**
New Fund Offer Closes on:	**June 05, 2025**
Scheme re-opens on:	**Within 5 Business Days of Allotment**

Name of Mutual Fund	Union Mutual Fund
Name of Asset Management Company	Union Asset Management Company Private Limited
CIN of Asset Management Company	U65923MH2009PTC198201
Name of Trustee Company	Union Trustee Company Private Limited
CIN of Trustee Company	U65923MH2009PTC198198
Name of Sponsors	Union Bank of India Dai-ichi Life Holdings, Inc.
Addresses, Website of the Entities	**Registered Office**: Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059 **Website:** www.unionmf.com
Contact Details	Toll Free No. 18002002268/ 18005722268; Non Toll Free. 022-67483333; Fax No: 022-67483402; Email: investorcare@unionmf.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations or the Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company (AMC). The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Union Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.unionmf.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation

This Scheme Information Document is dated May 16, 2025

Note: This Scheme Information Document has two sections- Section I and Section II. While Section I contains scheme specific information that is dynamic, Section II contains elaborated provisions (including references to applicable Regulations/circulars/guidelines) with reference to information/disclosures provided in Section I.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
1.	**Name of the Scheme**	Union Income Plus Arbitrage Active FOF
2.	**Category of the Scheme**	Others – Fund of Funds – Hybrid FoF – Income Plus Arbitrage FoF
3.	**Scheme Type**	An open-ended FoF investing in units of Arbitrage and Debt Oriented Schemes.
4.	**Scheme Code**	**UNIN/O/O/FOD/25/04/0031**
5.	**Investment objective**	The objective of the Scheme is to provide income over medium to long term by investing in units of Arbitrage Fund and Debt Funds. However, there is no assurance that the investment objective of the Scheme will be achieved.
6.	**Liquidity/listing details**	**Liquidity:** The Scheme offers Units for Subscription/Switch in and Redemption/Switch out at NAV based prices on all Business Days on an on-going basis, commencing not later than five business days from the date of allotment. In other words, the Scheme shall be available for on-going repurchase / sale within five business days of allotment. Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). **Listing:** As the units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an on-going basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date.
7.	**Benchmark (Total Return Index)**	As per AMFI Tier I benchmark: 60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI [#]

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		investors to arrive at a more informed judgement on scheme performance. 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.
8.	**NAV disclosure**	The AMC will calculate and disclose the first NAV(s) of the Scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAVs will be calculated and disclosed for every Business Day. Daily (Business Days) NAV disclosure timings on AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.unionmf.com) : 10.00 a.m of the following business days. For further details refer Section II.
9.	**Applicable timelines**	**Timeline for -** • **Dispatch of redemption proceeds:** Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. • **Dispatch of IDCW:** The IDCW warrants / proceeds shall be dispatched to the unitholders within seven working days from the record date. For further details refer Section II.
10.	**Plans and Options** Plans/Options and sub options under the Scheme	**Plans –** • **Direct Plan and** • **Regular Plan** **Option under each Plan(s) –** • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) Option. The Income Distribution cum Capital Withdrawal option has the following facilities: o Reinvestment of Income Distribution cum Capital Withdrawal Option o Payout of Income Distribution cum Capital Withdrawal Option o Transfer of Income Distribution cum Capital Withdrawal Plan **Default Option/Facility (as applicable) –**

		<table><tr><th>Option/Facility</th><th>Default - Option/Facility</th></tr><tr><td>Default Option</td><td>Growth</td></tr><tr><td>Default Facility</td><td>Reinvestment of Income Distribution cum Capital Withdrawal Option</td></tr></table> For detailed disclosure on default plans and options, kindly refer SAI.
11.	**Load Structure**	**Exit Load:** • Nil
12.	**Minimum Application Amount/switch in**	○ **During NFO**: Minimum of Rs. 1,000 and in multiples of Rs. 1 thereafter. ○ **On continuous basis:** Fresh Purchase: Rs. 1,000 and in multiples of Rs. 1 thereafter For Systematic Investment Plan (SIP): Rs. 100 and in multiples of Rs. 1 thereafter (for daily frequency) Rs. 500 and in multiples of Rs. 1 thereafter (for weekly frequency) Rs. 500 and in multiples of Rs. 1 thereafter (for fortnightly frequency) Rs. 500 and in multiples of Rs. 1 thereafter (for monthly frequency) If frequency is not mentioned, then Monthly frequency will be considered as the default SIP frequency. The minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to Clause 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.
13.	**Minimum Additional Purchase Amount**	Rs. 1,000 and in multiples of Rs. 1 thereafter.
14.	**Minimum Redemption/switch out amount**	Rs. 1,000 or the balance in the account of the unitholder, whichever is lower. In case the value / number of available units held in the Unit holder's folio / account under the Plan / Option of the Scheme is less than the amount specified in the redemption / switch out request, then the transaction shall be treated as an 'all units' redemption and the entire balance of available Units in the folio / account of the Unit holder under the stated Plan / Option of the Scheme shall be redeemed.
15.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	NFO opens on: May 22, 2025 NFO closes on: June 05, 2025 Minimum duration to be 3 working days and will not be kept open for more than 15 days. Any changes in dates will be published through notice on AMC website i.e. www.unionmf.com.

16.	**New Fund Offer Price** This is the price per unit that the investors have to pay to invest during the NFO.	₹ 10 /- per Unit .
17.	**Segregated portfolio/side pocketing disclosure**	In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with Clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. Creation of Segregated portfolio is optional and is at the discretion of the AMC. For Details, kindly refer SAI.
18.	**Swing pricing disclosure**	Swing Pricing Framework is not applicable to this Scheme.
19.	**Stock lending/short selling**	Presently, the Scheme does not intend to engage in Stock lending/short selling.
20.	**How to Apply and other details**	Investors may obtain Key Information Memorandum (KIM) along with the application forms from AMC offices or Customer Service Centres of the Registrar or may be downloaded from www.unionmf.com Investors can submit the application forms for purchase or redemption or switch at any of the Official Points of Acceptance, details of which are mentioned on the back cover page of this document. Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA form should not be submitted at location other than SCSB as it will not be processed. For further details, refer Section II.
21.	**Investor services**	**Contact details for general service requests:** Following are the contact details for general service requests: For any enquires/ service requests / etc. the investors may contact: **Computer Age Management Services Ltd. (RTA)** Rayala Tower 2, 5th Floor, 158 Anna Salai, Chennai - 600002.e-mail: enq_uk@camsonline.com **Contact details for complaint resolution:**

		Following are the contact details for complaint resolution: **I. Union Asset Management Company Private Limited:** **Ms. Leena Johnson** Investor Relations Officer, Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059 Phone:022- 67483333, Fax No: 022 – 67483402 Toll free no.: 18002002268 / 18005722268 e-mail: investorcare@unionmf.com The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly. For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stockbroker or the investor grievance cell of the respective stock exchange. **It may be noted that all grievances/ complaints with regard to demat mode of holding shall be routed only through the DP/NSDL/CDSL.**
22.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	The Scheme has no such specific attributes.
23.	**Special product/facility available during the NFO and on ongoing basis**	Brief information about the Special Products / Facilities available under the Scheme are given below. Investors are requested to refer the SAI for complete details including terms and conditions of each special product/ facility: **i. Systematic Investment Plan**: This facility is useful for investors who wish to invest fixed specified amounts at regular intervals by submitting a one-time SIP application form along with the relevant documents. SIP facility is available for both the Options viz. Growth and Income Distribution cum Capital Withdrawal under each of the Plans under the Scheme.

Frequency	Cycle Day/ Date*	Default Day/ Date	Minimum Instalment Amount (in Rs.)	Minimum Instalments
Daily	Daily (Only Business Day)	Not applicable	Rs. 100 & in multiples of Rs. 1/- thereafter	6
Weekly	Any day	Wednesday	Rs. 500 & in multiples of Rs. 1/- thereafter	6
Fortnightly	Any date	1st and 15th of the month	Rs. 500 & in multiples of Rs. 1/- thereafter	6
Monthly	Any date	8th of the month	Rs. 500 & in multiples of Rs. 1/- thereafter	6

*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme. For further details please refer SAI.

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.

Default Top-up amount: If the investor does not specify the Top-up amount, the default amount for Top-up will be considered as Rs. 100/-, and the application form shall be processed accordingly.
The following frequency options are available for Top-up:

SIP Frequency	Top-up Frequency
Daily	• Half Yearly • Yearly
Weekly	• Half Yearly • Yearly
Fortnightly	• Half Yearly • Yearly
Monthly	• Half Yearly • Yearly

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

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.

ii. Systematic Transfer Plan^:

This facility enables unitholders to transfer a fixed specified amount from one open-ended scheme of the Fund (source scheme) to another open-ended scheme of the Fund (target scheme), in existence at the time of availing the facility of STP, at applicable NAV, subject to the minimum investment criteria of the target scheme.

The STP frequencies available under the Scheme are as follows:

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

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

*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme. For further details please refer SAI.

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

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

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

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

Target Schemes: Union Flexi Cap Fund, Union ELSS Tax Saver Fund (Formerly Union Tax Saver (ELSS) Fund), Union Small Cap Fund, Union Largecap Fund, Union Value Fund (Formerly Union Value Discovery Fund), Union Focused Fund, Union Large & Midcap Fund, Union Midcap Fund, Union Balanced Advantage Fund, Union Aggressive Hybrid Fund (Formerly Union Hybrid Equity Fund), Union Retirement Fund, Union Multicap Fund, Union Innovation & Opportunities Fund, Union Children's Fund , Union Business Cycle Fund, Union Multi Asset Allocation Fund , Union Active Momentum Fund and Union Income Plus Arbitrage Active

FOF.

^Facility will not be available under demat mode of holding units.

iii. Systematic Withdrawal Plan^:

This facility enables unitholders to withdraw a fixed sum (subject to tax deduction at source, if applicable) by redemption of units in the unitholder's account at regular intervals through a one-time request.

The SWP frequencies available under the Scheme are as follows:

Frequency	**Cycle Day/ Date***	**Default Day/ Date**	**Minimum Instalment Amount (in Rs.)**	**Minimum Instalments**
Daily	Daily (only Business Day)	Not applicable	Rs. 1,000 & in multiples of Rs. 1/- thereafter	6
Monthly	Any date of the month	8th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
Quarterly	Any date of the month	8th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
Half Yearly	Any date of the month	8th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6
Yearly	Any date of the month	8th of the month	Rs. 1000 & in multiples of Rs. 1/- thereafter	6

*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme. For further details please refer SAI.

^Facility will not be available under demat mode of holding units.

iv. Facility to purchase/ redeem units of the Scheme through Stock Exchange Mechanism:

a. Transactions through Stock Brokers/ Clearing Members/ Depository Participants: The facility enables an applicant to purchase/ redeem units through the Stock Exchange Infrastructure.

b. Transactions through Mutual Fund Distributors: SEBI, vide its Circulars no. CIR/MRD/DSA/32/2013 dated October 4, 2013 and CIR/MRD/DSA/33/2014 dated December 9, 2014, read with Clause 16.2.7 and 16.2.10 of SEBI Master Circular for Mutual Funds dated June 27, 2024 has 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..

v. Transactions through Electronic Mode:

The Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and /or liable in any manner whatsoever), allow subscriptions of Units by electronic mode (web/ electronic transactions) including subscriptions through the various web sites with which the AMC would have an arrangement from time to time.

vi. Registration of Multiple Bank Accounts in respect of an Investor Folio^:

Individuals and HUF investors can register up to 5 bank accounts and non individuals can register upto 10 bank accounts with the Fund. Facility will not be available under demat mode of holding units.

^Facility will not be available under demat mode of holding units.

vii. Trigger Facility:

Under this facility, on the happening of an event (Trigger"), the units of the investor will be automatically redeemed, on behalf of the investor.

viii. Facility to transact through email:

Under this facility, Investors can submit transactions through their registered email ID to a designated email ID of the Fund which is **transact.mail@unionmf.com** ("**Designated Email ID**").

ix. Facility to transact in the Schemes of Union Mutual Fund through MF Utility infrastructure:

Union Asset Management Company Private Limited ("the AMC") has entered into an Agreement with **MF Utilities India Private Limited ("MFUI"),** for usage of **MF Utility ("MFU")** - a "Shared Services" initiative, which acts as a transaction aggregation

		portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. This facility is provided to enable investors, directly or through Mutual Fund distributors and financial advisors to transact in units of schemes offered by participating Asset Management Companies across sales channels. **x. Facility to transact through MFCentral Platform:** Pursuant to Clause 16.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024 on 'Registrar & Transfer Agents (RTA) inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, KFin Technologies Limited (KFin) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors (the Platform). The investors can submit both financial and non-financial transactions through the said Platform. **xi. Multi Scheme Investment Facility:** Under the said facility, the investor shall be eligible to make investments [lumpsum investments and investments through Systematic Investment Plan (SIP)] in multiple Schemes through a single application form and single payment instrument. **xii. Under Union Smart-Stagger Plan (USP):** Investors/unit holders can opt to spread their investments in a staggered manner from the Source Scheme i.e., Union Money Market Fund to the Target Scheme i.e., Union Income Plus Arbitrage Active FOF over a tenure of 3, 6, 9 or 12 months (as opted by the investor) to weather market volatility with a defined fall in the Target Scheme's NAV (currently defined as a 3% fall). **xiii. Zero Balance folio facility:** As a value-added service, and with the objective of making future transactions in the Schemes of Union Mutual Fund simpler, the AMC has a process of opening a "Zero Balance Folio". A Zero Balance Folio is similar to a Zero Balance Account in the bank where in you would be allotted a Folio number. In this regard, you would be required to fill an application form which is available on the AMC website i.e. www.unionmf.com, and submit the duly filled in forms to the Authorised Registrar. **xiv. Transactions through execution-only platforms (EOPs):** Under Chapter 16B of SEBI Master Circular for Mutual Funds dated June 27, 2024, SEBI has issued regulatory framework for "Execution Only Platforms" ("EOPs") for facilitating transaction in direct plans of schemes of Mutual Funds.

		Under this facility, investors can submit transactions such as subscription, redemptions, switch etc. through these EOPs. These platforms shall also support non-financial transactions including change of email id or contact number or bank account details on its platform with respect to Mutual Funds. For further details, please refer SAI.
24.	**Weblink**	Please find below the weblink wherein TER for last 6 months and Daily TER is available: https://www.unionmf.com/about-us/downloads#ter Please find below the weblink wherein the scheme factsheet is available: https://unionmf.com/about-us/downloads/factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
(viii) The Trustees have ensured that the Scheme, Union Income Plus Arbitrage Active FOF approved by them is a new product offered by Union Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: May 16, 2025
Place: Mumbai

Name: Ms. Richa Parasrampuria
Designation: Chief Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

This includes asset allocation table giving the broad classification of assets and indicative exposure level in percentage terms.

Under normal circumstances, the asset allocation pattern will be as follows:

Instruments	Indicative Allocation (% of total assets)	
	Minimum	**Maximum**
Units of Arbitrage Fund#	35%	65%
Units of Debt & Money Market Funds#	35%	65%
Money Market Instruments and Cash & Cash Equivalent	0%	5%

#The Scheme will invest predominantly in the existing or prospective schemes of Union Mutual Fund / third party domestic mutual funds that invests in equity and equity related instruments, debt, money market instruments, etc. depending upon the asset allocation pattern, investment objective and risk profile of the respective schemes. The current indicative list of the Underlying schemes of Union Mutual Fund that may be considered for investments by the Scheme are as below:

List of underlying schemes:

i. Union Arbitrage Fund
ii. Union Money Market Fund
iii. Union Gilt Fund
iv. Union Dynamic Bond Fund
v. Union Corporate Bond Fund
vi. Union Short Duration Fund
vii. Union Liquid Fund

Refer section II ; point III ; sub point A. OVERVIEW OF THE UNDERLYING SCHEMES for details of the underlying scheme.

In accordance with Clause 12.24 of SEBI Master Circular dated June 27, 2024, the cumulative gross exposure through units of Arbitrage Funds, Debt & Money Market Fund, and debt securities 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.

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.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl no.	Type of Instrument	Percentage of exposure of the net asset	Circular references*
1	Securitised Debt including Pass Through Certificates (PTC)	0%	-
2	Equity Derivatives for non – hedging purposes	0%	-
3	Foreign/ Overseas Securities	0%	-
4	Securities lending	0%	
5	Short selling	0%	-
6	Units issued by REITs and InVITs	0%	-
7	Arbitrage & Debt and Money market schemes managed by the AMC or in the schemes of any other mutual funds	100%	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
8	AT1 and AT2 Bonds (Debt instruments with special features)	0%	
9	Debt securities having structured obligations i.e. SO/ CE Rating	0%	
11	Credit Default Swaps (CDS)	0%	
12	Tri-Party Repos*	Maximum 5%	
13	Repo/ reverse repo transactions in corporate debt securities	0%	

*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 and also pending deployment of new inflows received in the Scheme on an ongoing basis.

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

Change in Investment Pattern

The Scheme may review the above pattern of investments based on views on markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be in accordance with clause 1.14.1.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time, for short term and for defensive considerations only. In case of any deviation from the asset allocation, under both normal & defensive circumstances the portfolio will be rebalanced within 30 days.

Rebalancing period in case of passive breaches

As per Clause 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the Fund Manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. The AMC shall comply with the requirements prescribed under aforementioned clause of SEBI Master Circular dated June 27, 2024, as amended from time to time.

B. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will be invested including but not be limited to the following:

- Units of Arbitrage Funds of Union Mutual Fund or third party domestic Mutual Funds.
- Units of Debt & Money Market Funds.
- Money Market Instruments.
- .
- Cash or cash equivalents with residual maturity of less than 91 days will not be treated as creating any exposure.
- Any other instruments as may be permitted by SEBI from time to time.

The investment shall be in accordance with the asset allocation pattern, investment objective and risk profile of the schemes.
Detailed definitions and applicable regulations/ guidelines for each instrument are included in Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Fund of Fund will be following active investment strategy. The scheme will predominantly invest in the units of Arbitrage and Debt Mutual Fund Schemes as per the asset allocation pattern of the Scheme commensurate with the risk profile of the investments and subject to permitted limits. The allocation to the underlying scheme(s) will be dependent on fund managers view on current market conditions and outlook.

The debt portion of the portfolio will be invested in debt funds based on the interest rate outlook. The equity proportion of the portfolio will be managed by investing in the fund with an arbitrage strategy to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures). This allocation leverages the strengths of both asset classes, providing a diversified, risk-managed investment vehicle capable of delivering consistent returns in varying market conditions.

Arbitrage strategy in equity can generate returns with lower risk compared to traditional equity investing. while Fixed Income Funds can provide stability & hedge to volatility from macro economic & micro market disturbances. This scheme will not make any investment decisions pertaining to the constituents of the underlying fund(s) and shall only invest through funds across the Debt & Equity asset class. The scheme may also invest in money market instruments as stated in the asset allocation table.

Investment Process for Debt and Money market instruments:

The Fund Manager shall take a view on the broad direction of the markets including interest rate outlook. The Credit Analyst along with the Fund Manager shall have the responsibility of individual security analysis, while the dealers shall execute the trading mandates with a view to obtaining the best execution in terms of price and quantity.

- The Fund Manager, while buying / selling securities for the Scheme shall take into account the following main factors:

  - ✓ Interest Rate Outlook
  - ✓ Compliance with SEBI Guidelines
  - ✓ Risk Management Guidelines
  - ✓ Yield to Maturity of the instrument
  - ✓ Yield curve analysis
  - ✓ Liquidity of the instrument
  - ✓ Credit Rating
  - ✓ Credit spreads

- Credit Research and Monitoring of Money Market and Debt Instruments:

  The investment team will look at each issue in details; the following broad framework shall help the team in managing the funds. Following are the key aspects of the process:

  - ✓ Creation and Maintenance of an Investment Universe
  - ✓ In-house credit appraisal
  - ✓ Tier system of monitoring
  - ✓ Exposure Norms

Portfolio Turnover:

The scheme being an open ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further the trading opportunities could be exploited by the fund manager to optimise returns for the scheme, which could result in increase in portfolio turnover. The Fund manager would also be required to rebalance the portfolio in line with the asset allocation and the investment objectives. The portfolio will be managed taking into account the associated risks perceived/expected so as to minimise risks by using appropriate risk management techniques. All of these could result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which could offset the increase in costs. The Fund Manager will endeavour to optimise portfolio turnover to maximise gains and minimise risks keeping in mind the costs associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the scheme. The scheme has no specific target relating to portfolio turnover.

RISK CONTROL:

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. The aim is to have a structured mechanism towards risk management thereby maximising potential opportunities and minimising the adverse effects of risk. Effective risk management is crucial for achieving optimum results. Adequate safeguards would be incorporated in the portfolio management process. The main instrument for reducing risk is through diversification across sectors/companies/ securities. The front office system of the AMC has the capability of pre- investment monitoring of investment restrictions as per SEBI guidelines and various internal limits prescribed from time to time to facilitate pre-emptive monitoring. The Risks and the corresponding risk mitigation strategies are provided under Section II.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with 60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index#. The said Benchmark is as per AMFI Tier I Benchmark.

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

#***NIFTY Index Disclaimer:*** *The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the NIFTY 50 Arbitrage Index/ Nifty Composite Debt Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the NIFTY 50 Arbitrage Index/ Nifty Composite Debt Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).*

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An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

Justification for use of Benchmark

The composition of the benchmark is in line with the investment objective of the Scheme and it is most suited for comparing performance of the Scheme. This benchmark will also enable the investors to arrive at a more informed judgement on scheme performance.

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.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Qualification	Experience	Other Schemes managed by the Fund Manager
Mr. Vishal Thakker Fund Manager (Arbitrage portion) (Managing the scheme since inception)	40 Years	Master Finance Management	Mr. Thakker is appointed as a Co-Fund Manager of this Scheme. Prior to his appointment as a Co-Fund Manager, he has been associated with Union Asset Management Company Private Limited as Dealer - Equity since March 2017. Prior to this, he was associated with Elara Capital as Sales Trader from February 2010 till February 2017. He has also been associated with Emkay Shares & Stock Broking as a Dealer from June 2009 - February 2010. He has over 14 years of experience in equity & derivative dealing functions.	Co-Fund Manager of Union Arbitrage Fund
Mr. Anindya Sarkar Fund Manager – Fixed Income (Debt Portion)	50 Years	BE Civil, MBA (Finance), MBA (Risk & Insurance), FRM	Industry experience: Over 21 years of experience in Financial Services Sector. Appointed as Co-Fund Manager at Union Asset	Co-fund Manager of Union Corporate Bond Fund, Union Gilt Fund , Union Fixed Maturity Plan (FMP) – Series 13 (1114 days) , Union

			Management Company Private Limited with effect from November 01, 2018. September 01, 2010 to October 31, 2018 with Union Asset Management Private Limited (last position held: Vice President – Risk Management). November 2009 till August 2010 with Sarcon Blockbuild Ltd (Family business). June 2009 till September 2009 with Navigators Inc. and from September 2007 till May 2009 with St. John's University (part time employment while pursuing MBA – Risk and Insurance). February 2000 till March 2007 with ICAP India Private Limited as Dealer – Fixed Income.	Multi Asset Allocation Fund & Union Short Duration Fund
Mr. Shrenuj Parekh Co-Fund Manager – Fixed Income (Debt Portion)	31 Years	Chartered Accountant, ICAI, B.Com	Industry Experience - Over 11 years of experience in the financial markets. Appointed as Co-Fund Manager at Union Asset Management Company Private Limited with effect from June 22, 2023. January 2020 – June, 2023 with Union Asset Management Company Pvt. Ltd as Credit Analyst. November 2018 to January 2020 with CRISIL Ratings Limited as Senior Rating Analyst, Large Corporate Group – Finance.	Co-Fund Manager of Union Corporate Bond Fund & Union Short Duration Fund

			October 2015 to October 2018 with Axis Bank as Deputy Manager – Risk. September 2012 to September 2015 Deloitte Haskins & Sells LLP as Senior Associate, Statutory Audit.	

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Currently, we do not have any other scheme launched under the Hybrid FoF category.

G. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new Scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

This is a new Scheme and therefore, the requirement of following additional disclosures is currently not applicable for the Scheme.

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) – Not applicable

ii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. - Not applicable

iii. The Portfolio Turnover Rate : Not Applicable

iv. Aggregate investment in the Scheme: Not applicable

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

v. Investments of AMC in the Scheme:

The AMC may invest in the scheme during the continuous offer period subject to the SEBI (Mutual Funds) Regulations. As per the existing SEBI (Mutual Funds) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (Mutual Funds) Regulations & circulars issued by SEBI from time to time.

During the NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment as per the example mentioned below:

Link to view the details of investment – Not applicable since this is a new scheme.

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit will be computed by dividing the net assets of the Scheme/Plan/Option by the number of units outstanding under the Scheme/Plan/Option on the valuation date.

The Fund will value its investments according to the valuation norms, as per the AMC's valuation policy and as specified in Eighth Schedule of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) per unit under the Scheme/Plan/Option shall be calculated as follows:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets including accrued income} - \text{Current Liabilities and Provisions including accrued expenses}}{\text{No. of Units outstanding under Scheme/Plan/Option}}$$

The numerical illustration of the above method is provided below:

Market or Fair Value of Scheme's investments (Rs.) = 11,00,00,000
Current Assets (Rs.) = 10,00,000
Current Liabilities and Provisions (Rs.) = 5,00,000
No. of Units outstanding under the Scheme = 1,00,00,000

$$\text{NAV per unit (Rs.)} = \frac{11,00,00,000 + 10,00,000 - 5,00,000}{1,00,00,000} = 11.0500.$$

The NAV of the Scheme shall be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs upto additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option under each Plan. The NAVs of the Growth Option and the Income Distribution cum Capital Withdrawal Option under each Plan will be different after the declaration of the first IDCW.

The NAVs will be calculated for all the Business Days.

Rounding off policy for NAV:

To ensure uniformity, the Mutual Fund shall round off NAVs up to four decimal places. However, the Mutual Fund can round off the NAVs up to more than four decimal places, if it so desires.

Presently, entry load cannot be charged by mutual fund schemes. Thus, sale price for a particular investor shall be equal to the applicable NAV for the investor at the time of investment. For example, if applicable NAV of the Scheme is Rs. 11 then the sale price will also be Rs. 11 as Entry Load is not applicable.

The Repurchase Price however, will not be lower than 95% of the NAV subject to SEBI Regulations as amended from time to time.

Methodology of calculation of repurchase price:

For calculating the repurchase price, the exit load applicable at the time of investment shall be deducted from the applicable NAV of the Scheme.

For example: If the applicable NAV of the Scheme is Rs. 11 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the investor redeems units before completion of 1 year, then repurchase price will be calculated as follows:

Step 1: Applicable NAV * Exit Load at the time of investment in % = Exit Load Amount;

i.e. Rs. 11 * 1% = Rs. 0.11;
Step 2: Applicable NAV **-** Exit Load Amount = Repurchase price;

i.e. Rs. 11- Rs. 0.11 = Rs.10.89.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities (as applicable), procedure in case of delay in disclosure of NAV etc. refer to SAI.

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, Registrar & Transfer Agents expenses, printing and stationary, bank charges etc.

In accordance with regulatory guidelines, the NFO expenses shall be borne by the AMC/Trustee/Sponsors as applicable.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar & Transfer Agent's fee, marketing and selling costs etc. as given in the table specified below:

The AMC has estimated that the below specified percentage of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the AMC.

Expense Head	**% of daily Net Assets**
Investment Management and Advisory Fees*	Upto 2.00%**
Custodial Fees	
Registrar & Transfer Agent Fees including cost related to providing account statement, IDCW/ redemption cheques/ warrants etc.	
Marketing & Selling Expenses including Agents Commission and statutory	

advertisement	
Brokerage & transaction costs over and above 12 basis points and 5 basis points for cash and derivative market trades respectively	
Audit Fees / Fees and expenses of trustees	
Cost related to investor communications	
Cost of fund transfer from location to location	
Goods & Services Tax* on expenses other than investment and advisory fees	
Goods & Services Tax* on brokerage and transaction cost	
Other expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) as applicable	Upto 2.00%**
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%~
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%#

^ Subject to the Regulations.

***Goods & Services Tax:**

The Goods & Services tax on investment and advisory fees charged to the scheme will be **in addition** to the maximum limit of TER.

Goods & Services tax on other than investment and advisory fees, if any, will be borne by the scheme **within the maximum limit** of TER.

Goods & Services tax on exit load, if any, will be paid out of the exit load proceeds.
Goods & Services tax on brokerage and transaction cost paid for execution of trades, if any, will be **within the maximum limit** of TER.

Investors may please note that they will be bearing the recurring expenses of the fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.

**The total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme, subject to the overall ceilings of 2.00%.

~ Additional expenses up to 0.05 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 may be charged by the AMC. However, such additional expenses will not be charged to the Scheme where the exit load is not levied/ not applicable.

** Subject to the slab-wise ceiling prescribed by SEBI on the basis of daily net assets indicated as follows:

Percentage limit of daily net assets of the Scheme:

Assets under management Slab (In Rs. crore)	**Total Expense Ratio limit**
On the first Rs. 500 crores of the daily net assets	2.00%

On the next Rs. 250 crores of the daily net assets	1.75%
On the next Rs. 1,250 crores of the daily net assets	1.50%
On the next Rs. 3,000 crores of the daily net assets	1.35%
On the next Rs. 5,000 crores of the daily net assets	1.25%
On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.
On balance of the assets	0.80%

#For inflows beyond top 30 cities: In addition to the above Annual Scheme Recurring Expenses charged to the scheme, expenses up to 30 basis points on daily net assets of the scheme may be charged to the scheme if the new inflows from beyond top 30 cities are at least:

a. 30% of gross new inflows in the scheme, or;

b. 15% of the average assets under management (year to date) of the scheme,

whichever is higher.

As per Clause 10.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, 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 June 27, 2024, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investor”.

In case the inflows from beyond top 30 cities are less than the higher of (a) or (b) above, such additional expenses on daily net assets of the scheme will be charged on a proportionate basis as prescribed by SEBI.

The above additional expenses charged to the scheme will be utilized for distribution expenses incurred for bringing inflows from such cities.

The additional Total Expense Ratio (TER) on account of inflows from beyond top 30 cities so charged shall be credited back to the scheme in case the said inflows are redeemed within a period of 1 year from the date of investment.

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.

Note:

a. These estimates have been made in good faith as per the information available and estimates made by the Investment Manager/ AMC and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. Type of expenses charged shall be as per the Regulations.

b. The AMC may charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI (MF) Regulations as amended from time to time and as permitted by the Investment Management Agreement.

c. **Brokerage and transactions costs:**

As per Clause 17.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the Scheme as provided under Regulation 52(6A)(a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Accordingly, as per clause 10.1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, any payment towards brokerage and transaction cost, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors, subject to the SEBI (Mutual Funds) Regulations, as amended from time to time.

d. **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 or distribution expenses for distribution of Units will be paid / charged under the Direct Plan. Please refer the illustration given below in this regard:**

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year (in Rs.)	10,000	10,000
Returns before Expenses (in Rs.)	1,500	1,500
Returns before Expenses (%)	15%	15%
Expenses other than Distribution Expenses (in Rs.)	150	150
Distribution Expenses (in Rs.)	50	-
Returns after Expenses at the end of the Year (in Rs.)	1,300	1,350
Returns after Expenses at the end of the Year (%)	13%	13.5%

e. The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limit stated in Regulation 52 of the SEBI (MF) Regulations.

f. Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by the AMC / Trustee / Sponsors.

g. The current expense ratios will be updated on the AMC's website viz. www.unionmf.com at least three working days prior to the effective date of the change. The exact weblink of the heads under which the Total Expense Ratio is disclosed is https://www.unionmf.com/about-us/downloads#ter.

Further, the disclosure of the Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

The above disclosure shall be in accordance with requirements of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued thereunder, as amended from time to time.

h. Illustration of impact of expense ratio on the Scheme's returns:

Illustration of expenses and impact on the return	
Opening NAV Per Unit for the Day (a)	10.0000
Closing NAV Per Unit for the Day (b)	11.0000
NAV Movement Per Unit (c = a – b)	1.0000
Flat Return for the Day after expenses (d = (c / a) %)	10.0000%
TER % (e)	2.000%
Expenses for the Day (f = (b * e)/365)	0.00060
Expenses for the Day % (g = (f / b) %)	0.0055%
Flat Return prior to expenses for the Day (h = d + g)	10.0055%

The above illustration is purely given to explain the impact of the expense ratio on a scheme's return and should not be construed as an indicative return of the scheme.

D. LOAD STRUCTURE

Load is an amount which is paid by the investor to redeem the Units from the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer to the website of the AMC (www.unionmf.com) or may call at 18002002268 / 18005722268 *(toll free no.)* or you can contact your distributor.

Type of Load	**Load Chargeable (as %age of NAV)**
Exit Load*	Nil

*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.

The above mentioned load structure shall be equally applicable to the special products such as STP, SWP, switches to other schemes, etc. offered by the AMC. However, no load will be applicable for switches between the Plans under the scheme and switches between the options under each Plan under the Scheme. Further, the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors.

The Investor is requested to check the prevailing Load structure, if any, of the Scheme before investing.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations, if it so deems fit in the interest of investors and for the smooth and efficient functioning of the Mutual Fund.

The Repurchase Price however, will not be lower than 95% of the NAV subject to SEBI Regulations as amended from time to time.

The Mutual Fund may charge the load without any discrimination to any specific group of unit holders.

Any imposition or enhancement in the Load in future shall be applicable on prospective investments only.

Procedure for changing the Load Structure:

At the time of changing the Load Structure, the AMC shall follow the following procedure:

1. An addendum detailing the changes will be attached to Scheme Information Document (s) and Key Information Memorandum (s). The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Document (s) and Key Information Memorandum (s) already in stock.

2. The addendum will be displayed on the website of the AMC immediately and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centers and distributors / brokers' office.

3. The introduction of the Exit Load/ CDSC along with the details may be stamped in the acknowledgement slip issued to the Investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load/CDSC.

4. Any other measure which the Mutual Fund may consider necessary.

E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at Applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the Applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

Section II

I. Introduction

A. Definitions/interpretation

Kindly refer definitions-interpretations.pdf (unionmf.com) for definitions/interpretations. The given Scheme specific definitions/terms as may be applicable to the Scheme apply throughout this Document in addition to the definitions/terms mentioned in the Statement of Additional Information unless the context requires otherwise.

B. Risk Factors*:*

Scheme Specific Risk Factors

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

The FoF Scheme will be allocating assets in a basket of Arbitrage Fund, basket of Debt Fund & Money Market Funds, and Money Market Instruments. Hence, scheme specific risk factors of the underlying schemes will be applicable. All risks associated with the different asset classes of the underlying schemes, including performance of their underlying securities, derivative instruments, stock-lending etc., will therefore be applicable in the case of this Fund of Funds Scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme relevant to the FoFs Scheme that they invest in.

Any change in the investment policies or fundamental attributes of the underlying schemes will affect the performance of this FoF Scheme.

The liquidity of the Scheme(s) investments is inherently restricted by liquidity of Underlying Scheme.

This being a FoF Scheme, the investors should note that the expenses to be borne by the investor include the recurring expenses of the underlying scheme in which FoF Scheme makes investments subject to the maximum limits prescribed under sub-regulation 6 & 6A of Regulation 52 of the SEBI Regulations.

As the FoF scheme will invest into an underlying scheme, the expense charged being dependent on the structure of the underlying scheme (being different), it may lead to a non- uniform charging of expenses over a period of time.

As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the FoF invests, wherever applicable, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such scheme obtain.

The Portfolio disclosure / Factsheet of this Scheme will be limited to providing the particulars of the allocation to the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes. Investors may refer to the portfolios of the relevant underlying schemes for details.

Switch-out from an underlying scheme and Switch into another underlying scheme will be subject to the provisions of applicability of NAV as also the payout and pay-in cycles applicable to redemption / purchase under the relevant schemes. In times of extreme volatility, this may have impact on the NAV of the Scheme, particularly at the time of portfolio rebalancing. Purchase of units in underlying schemes will attract applicable stamp duty.

Redemptions by the Scheme from the underlying schemes would be subject to applicable exit loads, which may impact performance of the Scheme.

A Fund Manager managing any one of the FoF schemes may also be the Fund Manager for the underlying schemes.

Different types of securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern.

1. Risks associated with the underlying Scheme's Arbitrage Strategies:

- The primary objective of the Fund Manager is to identify investment opportunities and to exploit price discrepancies in various markets. Identification and exploitation of the strategies to be pursued by the Fund Manager involve uncertainty. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. Reduction in mis-pricing opportunities between the cash market and Future and Options market may lead to lower level of activity affecting the returns. As the Scheme proposes to execute arbitrage transactions in various markets simultaneously through underlying fund, this may result in high portfolio turnover and, consequently, high transaction cost.
- There may be instances, where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market, may not be able to outperform liquid / money market funds.
- Under certain conditions, the Fund Manager may not be able to hold simultaneous positions in the cash and derivative market for the underlying Scheme, due to poor liquidity in the future/ spot market. However, the Scheme will endeavor to take exposure in those stocks where there is sufficient liquidity in the cash and derivative market, thereby minimizing the risk to square off the transaction.
- In case of a large redemption, the underlying Scheme may need to reverse the spot-futures transaction before the date of futures' settlement. This eventuality may lead to the basis risk.
- While reversing the spot-futures transaction on the Futures & Options settlement day on the Stock Exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed. This may result in basis risk.

2. Risks associated with investing in Fixed Income Securities/Bonds of the underlying Schemes:

The following are the risks associated with investment in Fixed Income Securities/Bonds:

Interest Rate Risk: This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. Fixed income securities such as government bonds, corporate bonds, and money market instruments etc. run price-risk or interest-rate risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices generally increase. The extent of fall or rise in the prices depends upon factors such as coupon, maturity of the security, the yield level at which the security is being traded. The longer the time to a bond's maturity, the greater is its interest rate risk. 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.

Re-investment Risk: Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged. The underlying benchmark of a floating rate security might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio. Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve

Spread Risk: Yield Spreads between fixed income securities might change. Example: Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which might adversely affect the NAV of the scheme. Similarly, in case of floating rate securities, where the coupon is expressed in terms of a spread or mark up over the benchmark rate, widening of the spread results in a fall in the value of such securities.

Liquidity Risk: This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its true value. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The liquidity of debt securities may change, depending on market conditions. At the time of selling the security, the security can become less liquid (wider spread) or illiquid, leading to loss in value of the portfolio. Securities that are unlisted generally carry a higher liquidity risk compared to listed securities.

Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring mark to market losses and losses when the security is finally sold.

Liquidity risk is greater for thinly traded securities, lower-rated bonds, bonds that were part of a smaller issue, bonds that have recently had their credit rating downgraded or bonds sold by an infrequent issuer may be relatively illiquid. Bonds are generally the most liquid during the period right after issuance when the bond typically has the highest trading volume.

Credit Risk/ Default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and /or principal payment obligations and/or on violation of covenant(s) and/or delay in scheduled payment(s). Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer.

Government Security is a sovereign security and the default risk is considered to be the least. Corporate bonds carry a higher credit risk than Government Securities and among corporate bonds there are different levels of safety. Credit risks of most issuers of debt securities are rated by independent and professionally run rating agencies. Ratings of Credit issued by these agencies typically range from “AAA” (read as “Triple A” denoting “Highest Safety”) to “D” (denoting “Default”). A bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Duration risk: The modified duration of a bond is a measure of its price sensitivity to interest rates movements, based on the average time to maturity of its interest and principal cash flows.
Bond portfolio managers increase average duration when they expect rates to decline, to get the most benefit, and decrease average duration when they expect rates to rise, so minimize the negative impact. If rates move in a direction contrary to their expectations, they lose.

Inflation risk: Inflation causes tomorrow's currency to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices. Inflation-indexed securities such as Treasury Inflation Protection Securities (TIPS) are structured to remove inflation risk.

Performance Risk: Performance of the Scheme may be impacted with changes in factors which affect the capital market and in particular the debt market.

Prepayment Risk: The borrower may repay the receivables earlier than scheduled, which may result in change in the yield and tenor for the Scheme.

Call risk: Some corporate have a "call provision" entitling their issuers to redeem them at a specified price on a date prior to maturity. Declining interest rates may accelerate the redemption of a callable bond, causing an investor's principal to be returned sooner than expected. In that scenario, investors have to reinvest the principal at the lower interest rates. (See also Reinvestment risk.)

Concentration Risk: To the extent that the Scheme may concentrate its investments in the underlying schemes which invest in Securities of companies of certain companies/sectors, the Scheme will therefore be subject to the risks associated with such concentration. This risk may impact the Scheme to the extent that it invests in underlying schemes with focus on particular sectors even in cases where the investment objective is more generic.

Legislative Risk: This is the risk that a change in the tax code could affect the value of taxable or tax exempt interest income.

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

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund.

4.Risks Factors Associated with Creation of Segregated Portfolio:

The unitholders may note that no redemption and subscription shall be allowed in segregated portfolio. However, in order to facilitate exit to unitholders in 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 Assets Value (NAV) of the segregated portfolio.

For the detailed provisions in relation to segregated portfolios, investors are requested to refer the Statement of Additional Information (SAI) of Union Mutual Fund.

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

In respect of transaction in Units of the Scheme through BSE and / or NSE (applicable as and when the facility to transact in the Units of the Scheme through the Stock Exchange mechanism is provided by the AMC), 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.

C. 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. The aim is to have a structured mechanism towards risk management thereby maximising potential opportunities and minimising the adverse effects of risk. Effective risk management is crucial for achieving optimum results. Adequate safeguards would be incorporated in the portfolio management process. The main instrument for reducing risk is through diversification across sectors/companies/ securities. The Fund Manager’s job is to identify securities which offer higher returns with a lower level of risk. While identifying such securities, rigorous credit evaluation would be carried out by the investment team. The front office system of the AMC has the capability of pre- investment monitoring of investment restrictions as per SEBI guidelines and various internal limits prescribed from time to time to facilitate pre-emptive monitoring.

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

Risks associated with Equity Derivatives of underlying Schemes
The underlying Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Equity Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by

regulations. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID and such exposure shall be monitored on timely basis.

- **Risks associated with Debt and money market securities of underlying Schemes:**

Risk	**Risk mitigation strategy**
Interest Rate Risk Security price volatility due to movements in interest rate. Since Macaulay Duration of the portfolio will be managed within a specified range, the Scheme will be subject to interest rate risk on an ongoing basis.	Active duration management strategy; control portfolio duration and actively evaluate the portfolio structure with respect to existing interest rate scenario.
Market Risk Risk arising due to adverse market movements	Endeavour to have a well-diversified portfolio of high-quality securities.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors	Ensuring diversification by investing across the spectrum of securities/issuers.
Liquidity Risk Risk associated with saleability of portfolio securities	Portfolio exposure spread over various maturity buckets.
Credit Risk Risk that the issuer may default on interest and/or principal payment obligations	Investment universe carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers on an on-going basis.

II. <u>Information about the scheme:</u>

A. Where will the scheme invest?

Subject to the Regulations and other prevailing laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Units of Arbitrage Funds of Union Mutual Fund or third party domestic Mutual Funds.
- Units of Debt & Money Market Funds .
- Money Market Instruments.
- Cash or cash equivalents with residual maturity of less than 91 days will not be treated as creating any exposure, short term deposits and securities/ instruments and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.

The investment shall be in accordance with the asset allocation pattern, investment objective and risk profile of the schemes.

- **Investment in Money Market Instruments:**

1. Certificate of Deposit (CD):

Certificate of Deposit (CD) is a negotiable money market instrument issued by Scheduled Commercial Banks (SCBs) and select All India Financial Institutions (FIs) that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the SCBs is between 7 days to 1 year, whereas, in case of FIs, maturity is 1 year to 3 years from the date of issue. CDs also are issued at a discount to face value and can be traded in secondary market.

2. Tri-party Repo in Government Securities:

Tri-party Repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. The Scheme shall undertake Tri-party Repo transactions in Government Securities.

3. Commercial Paper (CP):

Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and All India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity. CP can be issued for maturities between a minimum of 15 days and a maximum up to 1 year from the date of issue.

4. Treasury Bill (T-Bill):

Treasury Bills (T-Bills) are issued by the Government of India or State Governments to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-Bills are issued at a discount and for a fixed period.

5. **Securities created and issued by the Central and State Governments** as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government Securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity subject to investment limits specified elsewhere in this document.

Pursuant to Clause 12.12 of SEBI Master Circular for Mutual Funds dated June 27, 2024; the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

For applicable regulatory investment limits, please refer paragraph the section on "What are the Investment Restrictions?”.

Details of various derivative strategies/examples of use of derivatives have been provided in the SAI.

The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the asset allocation, investment objectives and risk profile of the Scheme.

DEBT AND MONEY MARKETS IN INDIA

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. Securities in the debt market typically vary based on their tenure and rating. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The Government Securities market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Sec market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc.

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is also a significant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), reverse repo transactions (temporary buy with an agreement to sell the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI) and similar securities. In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and non government debt vary from time to time.

The Bonds markets are fairly liquid and offer viable investment options across different maturities.

Following table exhibits various debt instruments along with current yields as on April 24, 2025.

Instrument	**Yield Range (% per annum)**
Tri – Party Repo	5.61-6.00
Repo	5.80-6.10
91 days T-Bill	5.87-5.90
364 days T-Bill	5.93-5.94
1 month CD/CP	6.38-6.55
3 month CD/CP	6.45-6.85
6 month CD/CP	6.64-6.75
1 year CD/CP	6.65-6.80

1 year Corporate Bond - AAA Rated	6.75-6.85
3 year Corporate Bond - AAA Rated	6.70-6.90
5 year Corporate Bond - AAA Rated	6.73-6.90
5 year G-sec	6.10-6.11
10 year G-sec	6.32-6.34

(Source: Bloomberg, NDS OM and CCIL)

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

B. What are the investment restrictions?

Investment restrictions as contained in the SEBI (Mutual Funds) Regulations, 1996 specifically in the Seventh Schedule of the Regulations including any amendments thereto and SEBI circulars issued from time to time and as applicable to the Scheme are provided below:

1. The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights.

   Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B of the SEBI (Mutual Funds) Regulations, 1996.

2. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

   Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

   Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

3. The Scheme shall not invest more than 10% of its net assets in the equity shares or equity related instruments of any company.

4. All investments by the Scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

5. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of directors of the AMC.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

Pursuant to clause 12.8.3 of SEBI Master Circular dated June 27,2024, within the single issuer limit specified above for debt and money market instruments, the Scheme shall not invest more than:

a. 10% of its NAV in debt and money market securities rated AAA; or
b. 8% of its NAV in debt and money market securities rated AA; or
c. 6% of its NAV in debt and money market securities rated A and below

issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified above.

In line with clause 12.8.4 of SEBI Master Circular dated June 27, 2024,the long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agencies (CRAs) between short term and long-term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

6. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

   Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by SEBI from time to time. Provided further that the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by SEBI.

   Provided further that the norms for investments by the Scheme in unrated debt instruments shall be specified by SEBI from time to time.

   Pursuant to Clause 12.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, the Scheme may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

   For the purpose of provisions of this point 6, listed debt instruments shall include listed and to be listed debt instruments.

   Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by the Scheme shall be subject to the following:

a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

b. Exposure of the Scheme in such instruments, shall not exceed 5% of the net assets of the Scheme.

c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

7. The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:

   a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and

   b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For the purpose of this provision, 'Group' shall have the same meaning as defined in Clause 12.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Investment limits as mentioned in the above paragraph shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

The AMC shall ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, the AMC shall initiate necessary steps to ensure protection of the interest of the investors.

- Details of investments in debt instruments having structured obligations or credit enhancement features shall be disclosed distinctively in the monthly portfolio statement of the Scheme. However, Union Income Plus Arbitrage Active FOF does not intend to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating).

8. The Scheme shall not make any investment in:

   a) Any unlisted security of an associate or group company of the sponsor(s); or
   b) Any security issued by way of private placement by an associate or group company of the sponsor(s); or
   - c) The listed securities of group companies of the sponsor(s) which is in excess of 25 % of the net assets.

9. Transfer of investments from one Scheme to another Scheme in the same Mutual Fund shall be allowed only if, -

   a) Such transfers are done at the prevailing market price for quoted instruments on spot basis ("Spot basis" shall have the same meaning as specified by Stock Exchange for spot transactions);

   b) The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

   Further, the Scheme shall comply with the guidelines on inter scheme transfers of securities as prescribed by clause 12.30 of SEBI Master Circular for Mutual Funds dated June 27, 2024

10. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned Scheme, wherever investments are intended to be of long-term nature.

11. All the Scheme's investments will be in transferable securities or bank deposits or in money at call or any such facility provided by RBI in lieu of call.

12. Save as otherwise expressly provided under the Regulations, the Scheme shall not advance any loans for any purpose.

13. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest and/or IDCW to the Unit holder.

    The Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of the borrowing shall not exceed a period of 6 months.

14. The scheme shall not make any investment in a Fund of Funds scheme.

15. The scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the offer document of fund of funds scheme.

All investments by the Scheme will be made in accordance with the Investment Objective and Investment Pattern described earlier.

The Trustee may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the Unit Holders.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

As the Scheme, presently does not intend to engage in short selling or invest in securitised debt or participate in repo/reverse repo transactions in corporate debt securities or participate in credit default swap transactions or invest in overseas/ foreign securities, the investment restrictions relating to short selling or securitised debt or repo/reverse repo transactions in corporate debt securities or credit default swap transactions or overseas/ foreign securities have not been included in this document.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

All the investment restrictions will be applicable at the time of making investments. Changes do not have to be effected merely because of appreciations or depreciations in value of the investments, or by reason of receipt of any rights, bonuses or benefits in the nature of capital or of any schemes of arrangement or of amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund resulting in any of the above limits getting breached. However, the AMC shall take appropriate corrective action as soon as possible taking into account the interests of the Unit holders.

C. Fundamental Attributes:

Following are the Fundamental Attributes of the Scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a Scheme

An open-ended FoF investing in units of Arbitrage and Debt Oriented Schemes.

(ii) Investment Objective

- **Main Objective:** The objective of the Scheme is to provide income over medium to long term by investing in units of Arbitrage Fund and Debt Funds. However, there is no assurance that the investment objective of the Scheme will be achieved.

- **Investment Pattern:** The tentative portfolio break-up of Equity(Arbitrage), Debt, Money Market Instruments, other permitted securities and such other securities as may be permitted by SEBI from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations, is detailed in the section 'HOW WILL THE SCHEME ALLOCATE ITS ASSETS?'. Please refer the Section 'HOW WILL THE SCHEME ALLOCATE ITS ASSETS?' under Section I, Part II

(iii) Terms of Issue

- **Liquidity provisions such as listing, repurchase, redemption: Refer Section 1, Part 1 & Section II, Part II, Point no. D**

  The Units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the Units as and when this Scheme is permitted to be listed under the Regulations and the Trustee considers it necessary in the interest of Unit holders of the Fund.

  The Scheme offers Units for subscription and redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than five business days from the date of allotment. Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI).

- **Aggregate fees and expenses charged to the scheme**
  The aggregate fees and expenses charged to the Scheme will be in line with the limits defined in the SEBI (MF) Regulations as amended from time to time. The aggregate fee and expenses to be charged to the Scheme is detailed in **Section I, Part III, Point no. C – Annual Scheme Recurring Expenses** of this document.

- **Any safety net or guarantee provided**

  The Scheme does not provide any safety net or guarantee nor does it provide any assurance regarding the realization of the investment objective of the scheme or in respect of declaration of IDCW.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustee shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal.

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

In addition to the conditions specified under Regulation 18 (15A) for bringing change in the fundamental attributes of any scheme, the trustees shall take comments of SEBI before bringing such change(s).

However, changes / modifications to the Scheme made in order to comply with any subsequent change in Regulations or circulars issued by SEBI will not constitute change in fundamental attributes.

D. OTHER SCHEME SPECIFIC DISCLOSURES

Listing and transfer of units	**<u>Listing:</u>** Since units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an ongoing basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its

	sole discretion at a later date. **Transfer of Units:** The Unit holders are given an option to hold the Units in physical form (by way of an account statement) or in dematerialized form (Demat). The Asset Management Company shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production. The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in Clause 14.4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024. Further, for the procedure of release of lien, the investors shall contact their respective DP. Pursuant to AMFI Best Practice Guideline No. 135/ BP/116/ 2024-25 dated August 14, 2024, the facility for transfer of units held in non-demat (SoA) mode shall be available to individual unitholders falling under the following three categories: a) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). b) A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. c) A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). For detailed process/guidelines for transfer of units held in non-demat (SoA) mode, kindly refer SAI.
Dematerialization of units	The Unit holders are given an option to hold the Units in physical form (by way of an account statement) or in dematerialized form (Demat). Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option under each Plan under the Scheme held in the dematerialised form shall be identified on the basis of an

	International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option under the respective Plan can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com.The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time. **<u>Subscription/Additional Purchase of units under Dematerialised Mode & allotment thereof:</u>** 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/additional purchase 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. Applicants intending to hold units in the dematerialised mode would be considered to be KYC compliant as per the DP records and no separate KYC acknowledgment proof needs to be submitted to the AMC/Registrar. However, the submission of KYC acknowledgement proof is optional. It may be noted that in case the application stands rejected due to any of the above reasons, the AMC/ Registrar shall refund the amount to the applicants in line with the provisions of the SID. However, if the applicant has submitted the KYC acknowledgment proof along with the application forms, the units will be allotted in the physical mode 'by default' (without any separate intimation to such applicant) and an Account Statement shall be sent to the Unit holders in accordance with the provisions of the SID. It may be further noted that for

	any such default allotment the “Source Bank Account” (as per the payment instrument submitted along with the application form) shall be considered as the bank mandate for all purposes. ***<u>NOTE:</u> 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.*** **Conversion of Units from Physical mode to Dematerialised mode:** If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unitholder will be required to have a beneficiary account with a DP of the NSDL/CDSL and will have to submit the account statement along with a request form viz. Conversion Request Form (CRF)/ Demat Request Form (DRF) to the DP asking for the conversion of units into demat form. It may be noted that it is necessary to mention the ISIN No. of the respective Option under the respective Plan on the CRF/ DRF. **Re-materialization process:** Re-materialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time. **Note:** It is further clarified that the demat mode of holding is subject to the following: Mandatory Submission of the PAN details along with the necessary proofs in accordance with the provisions of the SAI; Provisions of “Non-Acceptance of Third Party Payment Instruments for subscription/investments of units” under the section “How to Apply?” in the SAI.” Submission of such other mandatory authority documents as may be specified in the application forms for individual/nonindividual category of investors. All communications under demat mode of holding shall be on the basis of DP ID and client ID submitted in the application form and no separate folio shall be created for the same.

	For further details on dematerialised mode of holding Units, investors are requested to refer to the SAI.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Rs. 10 Crore
Maximum Amount to be raised (if any)	There will be no upper limit on the total amount collected under the Scheme during the NFO Period
Income Distribution cum Capital Withdrawal (IDCW) Policy	The Trustee will endeavour to declare IDCW under the Income Distribution cum Capital Withdrawal Option, subject to availability of distributable surplus calculated in accordance with the Regulations. **IDCW Declaration Procedure:** The procedure for IDCW distribution would be as under: The quantum of IDCW and the record date may be fixed by the Trustee in their meeting. IDCW so decided shall be paid subject to availability of distributable surplus. Record date is the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of unitholders. The AMC shall issue a notice to the public communicating the decision of IDCW declaration including the record date, within one calendar day of the decision of the Trustee, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. The record date shall be two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. **IDCW Distribution Procedure:** Under normal circumstances, the IDCW proceeds will be paid through electronic modes such as Direct Credit / National Electronic Fund Transfer (NEFT) / Real Time Gross Settlement (RTGS) / National Electronic Clearing System (NECS) or any other manner to the unitholder's bank account as recorded in the Registrar's records. Physical despatch of IDCW payments shall be carried out only in exceptional circumstances for which the AMC shall maintain records

	along with reasons for such physical despatch. The AMC, at its discretion at a later date, may choose to alter or add other modes of payment. In case of Units under the Income Distribution cum Capital Withdrawal Option held in dematerialised mode, the IDCW pay-out will be credited to the bank account of the investor, as per the bank account details recorded with the DP. **Effect of IDCW:** The investors should note that the Fund does not assure or guarantee declaration of IDCW under the Income Distribution cum Capital Withdrawal Option. The actual declaration of IDCW, frequency and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations 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 nor that the IDCW will be paid regularly. Post declaration of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will stand reduced by the amount of IDCW declared and applicable statutory levy. Even though the asset portfolio will be common at the scheme level, the NAVs of the growth option and Income Distribution cum Capital Withdrawal Option in each respective Plan under the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCW. All the IDCW declaration and payments shall be in accordance and in compliance with SEBI regulations, as amended from time to time.
Allotment (Detailed procedure)	**Allotment:** All Applicants whose cheques/payments towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Pursuant to to Clause 8.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in respect of purchase of units of the Scheme, including switch-in and systematic transactions (Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs)), the closing NAV of the day is applicable on which

	the funds are available for utilization irrespective of the size and time of receipt of such application with effect from February 01, 2021. For further details, refer provisions specified under "Cut off timing for subscriptions/redemptions/switches" in this SID. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units. No unit certificates will be issued. **<u>Account Statement:</u>** **For normal transactions (other than SIP/STP/SWP) during ongoing sales and repurchase:** The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the application from the unitholder. 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 receipt of the application from the unitholder. For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/Registrar &Transfer Agent at 18002002268 / 18005722268 (toll free nos.) **For SIP / STP / SWP transactions:** 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.

	A soft copy of the Account Statement shall be mailed to the Investors under SIP/STP/ SWP to their e-mail address on a monthly basis, if so mandated. However, the first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer. In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP/ SWP) to the investors within 5 working days from the receipt of such request without any charges **Note:** For normal transactions and SIP/STP/ SWP transactions as stated above, in the event the account has more than one registered holder, the first-named Unit holder shall receive the account statements. **Account Statement for 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. In case of any specific requirements/queries on the account statement, investor should directly contact the respective DP's. The Trustee / AMC retain the sole and absolute discretion to reject any application. The AMC / Trustee may require or obtain verification of identity or such other details regarding any subscription or related information from the investor/unit holders as may be required under any law, which may result in delay in dealing with the applications, units, benefits, distribution, etc.
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC. - Not applicable to this Scheme as the Scheme is an Ongoing Scheme and not a New Fund Offer. <u>Modes of dispatch for refund payments:</u> For refund payments to unitholders, the AMC may use modes of dispatch such as registered post, speed post, courier etc. The AMC may also use payment channels such as RTGS,

	NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time for refund payments to unitholders, in addition to cheque, demand draft or IDCW warrants. In accordance with the SEBI Regulations, if the Scheme fails to collect the minimum target amount, the Mutual Fund and the AMC shall be liable to refund the money to the applicants under the scheme. In addition to the above, refund of subscription amount to applicants whose applications are invalid for any reason whatsoever, will commence after the allotment process is completed.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible to apply for subscription to the units of the Scheme (subject to, wherever relevant, subscription to units of the Scheme being permitted under the respective constitutions and relevant statutory regulations): 1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta of the HUF; 3. Minor through parent / legal guardian; 4. Partnership Firms and Limited Liability Partnerships (LLPs); 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 8. Mutual Funds registered with SEBI; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Portfolio Investor (FPI) subject to applicable regulations; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of

	Government of India / RBI; 15. Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds to the extent they are permitted; 16. Other schemes of Union Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations; 17. Trustee, AMC or Sponsors or their associates may subscribe to units under the Scheme; 18. Such other individuals' /institutions/ body corporates etc., as may be decided by the AMC from time to time, so long as, wherever applicable, subject to their respective constitutions and relevant statutory regulations. The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list. Note: 1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / FPIs have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2017 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and AMC / Trustee / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion. 3. Dishonoured cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. 4. The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. 5. For subscription in the Scheme, it is mandatory for investors to make certain disclosures like bank details

	etc. and provide certain documents like PAN copy etc. (for details please refer SAI) without which the application is liable to be rejected. 6. Pursuant to Clause 17.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the following process shall be applicable for investments made in the name of a minor through a guardian: a. 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. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. b. 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 details, updated bank account details including cancelled original cheque leaf of the new account. This in regard, the investors are required to submit the 'Minor attaining majority – request form to change status' available on the AMC's website www.unionmf.com. Upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. c. Any instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) shall be suspended when the minor attains majority, till the status is changed to major. Subject to the SEBI (MF) Regulations, any application for units of this Scheme may be accepted or rejected in the sole and absolute discretion of the Trustee/AMC. The Trustee/AMC may inter-alia reject any application for the purchase of units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its unitholders to accept such an application. For further details, please refer SAI.

Who cannot invest	The following persons are not eligible to invest in the Scheme: • Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority. • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • NRIs and PIOs who are residents of the United States of America/defined as United States Persons under applicable laws/ statutes and the residents of Canada. • Qualified Foreign Investor/ QFI as defined in this document. • Such other persons as may be specified by AMC/Regulatory Authorities from time to time.
How to Apply and other details	1. Application forms are available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (www.unionmf.com). Please refer to the SAI and Application form for the instructions. 2. Kindly refer [Branch Locator (unionmf.com)] for the list of official points of acceptance, collecting banker details etc. 3. Name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. are given on back cover page. It is mandatory for investor to mention their bank account numbers in their applications/requests for redemption.
The policy regarding reissue of repurchased units, including the	Units once redeemed will not be reissued.

maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Mutual Fund will be repurchasing (subject to completion of lock-in period, if any) and issuing units of the Scheme on an ongoing basis and hence the transfer facility is found redundant. Any addition / deletion of name from the folio of the Unit holder is deemed as transfer of Units. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme.The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission (transfer of units by operation of law) of Units and not transfer. The Asset Management Company shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production. The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in Clause 14.4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024. Further, for the procedure of release of lien, the investors shall contact their respective DP. Also, when a person becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production/submission of such satisfactory evidence, which in its opinion is sufficient, effect the transfer, if the intended transferee is otherwise eligible to hold the units. The AMC shall not accept requests for redemption from a claimant pending completion of the transmission of units in his / her favour. Please refer to paragraphs on 'Transfer and Transmission of units', 'Right to limit redemption', 'Suspension of purchase and / or redemption of Units and distribution under Income Distribution cum Capital Withdrawal Option' and 'Pledge of Units' in the SAI for further details.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your	'Cut-off Timing' in relation to an investor making an application for purchase or sale of units of the Scheme, shall mean, the outer limit of timing within a particular day which is relevant for determination of the NAV applicable for his

application (complete in all respects) should reach the official points of acceptance.	transaction. The Applicable NAV used for processing subscriptions/redemptions is based on the time of the Business Day on which the application is time stamped. Investors get units on the basis of the Applicable NAV. **Subscriptions / Purchases including Switch – ins:** **The following cut-off timings shall be observed by the Mutual Fund in respect of purchase (including switch-in) of the Units of the scheme, and the following NAVs shall be applied for such purchase/ switch-in:** 1. 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. 2. 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. 3. 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 in the Scheme/switch-in to the Scheme, it shall be necessary that:** • Application for purchase/switch-in is received before the applicable cutoff time. • Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in are credited to the bank account of the Scheme before the cut-off time. • The funds are available for utilization by the Scheme before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. • In case of switch-in into the Scheme, the NAV applicability shall be based on the date of 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** The following cut off timings shall be observed by the Mutual Fund in respect of repurchase of units: 1. where the application is received upto 3.00 p.m. – closing NAV of the day of receipt of application 2. where application is received after 3.00 p.m. – 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 amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC)	**Minimum amount for new purchase/switch in** Rs. 1,000 and in multiples of Rs. 1 thereafter. **For Systematic Investment Plan (SIP):** • Rs. 100 and in multiples of Rs. 1 thereafter (for daily frequency) • Rs. 500 and in multiples of Rs. 1 thereafter (for weekly frequency) • Rs. 500 and in multiples of Rs. 1 thereafter (for fortnightly frequency) • Rs. 500 and in multiples of Rs. 1 thereafter (for monthly frequency) **For Systematic Transfer Plan (STP):**

	• Rs. 100 and in multiples of Rs. 1 thereafter • Minimum instalments: 6 instalments **For Systematic Withdrawal Plan (SWP):** • Rs. 1,000 and in multiples of Rs. 1 thereafter • Minimum instalments: 6 instalments **Minimum additional amount for purchase / switch in** • Rs. 1,000 and in multiples of Rs. 1 thereafter. The minimum subscription limits for new purchases/additional purchases will apply to each Plan/Option separately. The minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to Clause 6.10 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. **Minimum amount for redemption / switch out** Minimum of Rs. 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 Re. 1 thereafter. In case the investor specifies the number of units and amount to be redeemed, the number of units shall be considered for redemption. In case the unitholder does not specify the number of units or amount to be redeemed, the redemption request will not be processed. The AMC reserves the right to change the minimum amounts for various purchase/ redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction

	charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.
Income Distribution cum Capital Withdrawal (IDCW)	The payment of IDCW to the unitholders shall be made within seven working days from the record date. IDCW payments will be made in favour of the unitholder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Fund. **Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.** In case of Units under the Income Distribution cum Capital Withdrawal Option held in dematerialised mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the AMC/Registrar. The IDCW pay-out will be credited to the bank account of the investor, as per the bank account details recorded with the DP.
Redemption	Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). For redeeming units of the Scheme, an investor would need to submit a duly filled-in redemption application at any of CSC/Official Point of Acceptance. However, an investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID,

	if any or as may be communicated from time to time) directly with the DP. The redemption/ switch would be permitted to the extent of credit balance in the unitholder's account. The redemption/ switch request can be made by specifying either the number of units or the amount (in rupees) to be redeemed. In case the investor specifies the number of units and amount to be redeemed, the number of units shall be considered for redemption. In case the unitholder does not specify the number of units or amount to be redeemed, the redemption request will not be processed. In case balance in the account of the unitholder does not cover the amount of redemption request, then the Mutual Fund is authorized to redeem all the units in the folio and send the redemption proceeds to the unitholder. For details regarding the minimum amount for redemption please see the point on 'Minimum amount for Purchase/Redemption /Switches' in this document. In the larger interest of the unit holders of the Scheme, the AMC may, on the basis of specific approval of the Board of Directors of the AMC and the Trustee Company, impose restriction on redemption of units when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or efficient functioning of markets such as: 1. Liquidity issues - when market at large becomes illiquid affecting almost all securities. 2. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. 3. Operational issues - when exceptional circumstances are caused by force majeure, reasonably unpredictable operational problems and technical failures (e.g. a black out) which occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems. 4. If so directed by SEBI.

	Unusual market conditions include, but are not limited to, extreme volatility in the capital markets, fixed income and money markets, natural calamities, communication breakdowns, internal system breakdowns, strikes, bandhs, riots or other situations, where the AMC considers that such restriction on redemptions is necessary. Any such restriction shall be for a specified period of time not exceeding 10 working days in any 90 days period. Any imposition of restriction would be with the specific approval of Board of the AMC and Trustee Company, and the same would be informed to SEBI immediately. When restriction on redemption is imposed, the following procedure shall be followed: i. No redemption requests upto Rs. 2 lakh shall be subject to such restriction. ii. Where redemption requests are above Rs. 2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restriction and the remaining part over and above Rs. 2 lakh shall be subject to such restriction. For details, please refer to the paragraph on 'Right to limit redemption' in the SAI. The AMC reserves the right to, in consultation with the Trustee, suspend the purchase and/ or redemption of units temporarily or indefinitely, in case of unforeseen extraordinary circumstances. For details, please refer to paragraph on 'Suspension of Purchase and / or Redemption of Units and Distribution under Income Distribution cum Capital Withdrawal Option' in the SAI. **Please note that it is mandatory for the investors of mutual fund schemes to mention their bank account numbers in their applications/requests for redemption.** Also, please refer to point on "Registration of Multiple Bank Accounts in respect of an Investor Folio" given elsewhere in this document. **Payment of redemption proceeds:** **Resident Investors:** In case of Unit holders having a bank account with certain banks with which the Mutual Fund would have an arrangement from time to time, the redemption proceeds shall

	be electronically credited to their account. In case of specific requests, redemption proceeds will be paid by way of cheques/demand drafts in favour of the unitholder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Fund. **Redemption by NRIs:** • For NRIs, redemption proceeds will be remitted depending upon the source of investment as follows: • Where the payment for the purchase of the units redeemed was made out of funds held in NRO account, the redemption proceeds will be credited to the NRI investor's NRO account. Where the units were purchased on repatriation basis and the payment for the purchase of the units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account, the redemption proceeds will be credited to his NRE / FCNR / NRO account. Note: i. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FPIs. ii. Payment to NRI / FPI Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable). iii. The Fund may make other arrangements for effecting payment of redemption proceeds in future. iv. The cost related to repatriation, if any will be borne by the Investor. **Redemption under Dematerialised mode:** The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP. The investors should provide request for redemption to their DP along with Depository Instruction Slip and such other documents as may be specified by the DP. The redemption requests submitted

	to the AMC/ Registrar directly are liable to be rejected. Further, it may be noted that 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. The redemption proceeds will be credited (within the time stipulated in the SID) to the bank account of the investor, as per the bank account details recorded with the DP. **Effect of Redemptions** The balances in the unitholder's account will stand reduced by the number of units redeemed. Units once redeemed will be extinguished and will not be reissued.
Bank Mandate	**<u>Bank Details:</u>** In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, **SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund.** Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit. **Also, please refer to point on 'Registration of Multiple Bank Accounts in respect of an Investor Folio' given elsewhere in this document and the SAI. Further, please refer to "Bank Account details mandatory for all investors" in the SAI.** **<u>Bank Mandate under Dematerialised mode:</u>** In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action. In view of the above, Multiple Bank Mandate registration facilities with the AMC will not be applicable to Demat account holders.
Delay in payment of redemption / repurchase proceeds/IDCW	Under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase and the IDCW warrants shall be dispatched to the unitholders within seven working days from the record date. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be

	transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI vide Clause 14.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024 for the period of such delay (presently @ 15% per annum). However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders, verification of identity or such other details relating to subscription for units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	As per Clause 14.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the unclaimed redemption and IDCW amounts shall be deployed by the Fund in call money market or money market instruments or in a separate plan of only Overnight Scheme/Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per Clause 17.5 of SEBI Master Circular for Mutual Funds dated June 27, 2024. There shall be no exit load in this plan, and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. Investors claiming these amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC shall make a continuous effort to remind investors through letters to take their unclaimed amounts. **Process for claiming the unclaimed amounts:** **i.** Investors can obtain information regarding the unclaimed amounts, if any, under their folios from the

	website of Union Mutual Fund viz. www.unionmf.com. **ii.** The process of claiming the unclaimed amount and the necessary forms / documents required for the same is available on the website of Union Mutual Fund. Further, the information on unclaimed amount along with its prevailing value (based on income earned on deployment of such unclaimed amount), will be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors. **Alternative mechanism for redemption** The AMC reserves the right to provide the facility of redeeming Units of the Scheme through an alternative mechanism including but not limited to online transactions on the Internet through the AMC website or any other website, etc., as may be decided by the AMC from time to time. The alternative mechanisms would be applicable to only those investors who opt for the same in writing and/or subject to investor fulfilling such conditions as AMC may specify from time to time. **Also, please refer to point on 'Registration of Multiple Bank Accounts in respect of an Investor Folio' given elsewhere in this document and the SAI. Further, please refer to "Bank Account details mandatory for all investors" in the SAI.**
Disclosure w.r.t investment by minors	Pursuant to Clause 17.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the following process shall be applicable for investments made in the name of a minor through a guardian: a. 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. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. b. 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 details, updated bank

	account details including cancelled original cheque leaf of the new account. This in regard, the investors are required to submit the 'Minor attaining majority – request form to change status' available on the AMC's website www.unionmf.com. Upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. c. Any instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) shall be suspended when the minor attains majority, till the status is changed to major.
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 Clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024. In this regard, the term 'segregated portfolio' shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme, the term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio and the term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event. The AMC may create a segregated portfolio in a mutual fund scheme in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: a. Downgrade of a debt or money market instrument to 'below investment grade', or b. Subsequent downgrades of the said instruments from 'below investment grade', or c. Similar such downgrades of a loan rating. In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level. Creation of segregated portfolio shall be optional and at the discretion of the AMC. The AMC shall decide on creation of segregated portfolio on the day of the credit event. Further, the AMC shall seek approval of the Trustees prior to creation of the segregated portfolio.

	Further, as per Clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, SEBI has permitted creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following: a. Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount. As per Clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, credit event is considered for creation of segregated portfolio, however for the purpose of the aforesaid circular, 'actual default' by the issuer of such instruments shall be considered for creation of segregated portfolio. b. AMCs shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, AMCs may segregate the portfolio. **Risks associated with segregated portfolio:** 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. For the detailed provisions in relation to segregated portfolios, investors are requested to refer the Statement of Additional

	Information (SAI) of Union Mutual Fund.
Minimum balance to be maintained and consequences of non maintenance	There is no minimum balance requirement.

III. Other Details

A. OVERVIEW OF THE UNDERLYING SCHEMES

The Scheme will invest predominantly in Union Arbitrage Fund of Union Mutual Fund / third party domestic mutual funds that invests in equity and equity related instruments, debt & money market funds, money market instruments etc. depending upon the asset allocation pattern, investment objective and risk profile of the respective schemes until such time that the Fund doesn't have such offering.

The Fund manager would select the Underlying schemes basis the investment objective, asset allocation pattern and risk profile of the Scheme. The current indicative list of the Underlying schemes of Union Mutual Fund that may be considered for investments by the Scheme are as follows:

- **Union Arbitrage Fund**

Particulars	Details
Name of the scheme	Union Arbitrage Fund
Benchmark Name	NIFTY 50 Arbitrage Index
Investment Objective	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. There is no assurance that the investment objective of the Scheme will be achieved.
Investment Strategy	To achieve the investment objective, the Scheme shall follow an active investment strategy and will make investments as per the asset allocation pattern of the Scheme. The scheme will endeavour to invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment as per the investment objective and the asset allocation pattern of the Scheme. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the scheme may predominantly invest in debt and money market securities. The fund manager will evaluate the difference between price of a stock in the futures market and in the spot market. If the price of a stock in the futures market is higher than in the spot market, after adjusting for cost and taxes, the scheme may buy the stock in the spot market and sell the same stock in equal quantity in the futures market simultaneously. The Scheme will endeavor to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the

	cash or futures segment and selling the index futures, etc. The Scheme would also look to avail of opportunities between one futures contract and another. The fund manager shall use derivatives within the permissible limits actively in-addition to hedging and rebalancing the portfolio subject to the Regulations and the investment objectives and the terms of the scheme set out elsewhere in this Scheme Information Document. The fund manager could also use active cash calls as a means to rebalance or hedge the portfolio upto the permissible limits. The Scheme may also invest in the units of REITs and InvITs for diversification, subject to conditions prescribed by SEBI from time to time. Trading in Derivatives: The scheme intends to use derivatives actively in-addition to the purpose of hedging and portfolio balancing or such other purpose as may be permitted under the Regulations from time to time. The same shall be within the permissible limit prescribed by SEBI (Mutual Funds) Regulations, 1996 from time to time and in line with the investment objectives and the terms of the scheme set out elsewhere in this Scheme Information Document. Derivative transactions that can be undertaken by the Scheme include a wide range of instruments, including, but not limited to - Futures - Options - Swaps - Any other instrument, as may be regulatorily permitted. Derivatives can be either exchange traded or can be Over The Counter (OTC). Exchange traded derivatives are listed and traded on Stock Exchanges whereas OTC derivative transactions are generally structured between two counterparties. However, the Scheme would only invest in Exchange Traded Equity Derivatives. The Scheme shall endeavour to invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment as per the investment objective and the asset allocation pattern of the Scheme. The Scheme will also invest in other low risk derivatives strategies. The derivative strategies that the Scheme may use include strategies that employ index futures, strategies that employ index options, strategies that employ stock futures, strategies that employ stock options, index arbitrage, cash futures arbitrage, calendar spread, corporate action/ event driven strategies (dividend arbitrage, buy-back/ open offers arbitrage, merger / risk arbitrage, Convertible Securities Arbitrage (when available), Investment in Initial Public offers (IPOs)/ secondary offers through Follow-on Public Offers (FPOs) / Qualified Institutional Buyers route (QIBs), and various other derivative strategies. The Scheme may take exposure to debt derivatives in accordance with the SEBI Regulations as amended from time to time. The Scheme may use debt derivative instruments like Overnight Indexed Swaps ("OIS"), forward rate agreements,

	interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. For detailed derivative strategies, please refer to SAI. Investment in Mutual Fund units: To avoid duplication of portfolios and to reduce expenses, the Scheme may also 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.
TER	https://www.unionmf.com/about-us/downloads#ter.
AUM	https://unionmf.com/about-us/downloads/factsheets
Scheme Performance	https://unionmf.com/about-us/downloads/factsheets
Top 10 Holding/ link to Top 10 holding	(https://unionmf.com/about-us/downloads/monthly-portfolio)

- **Union Money Market Fund**

Particulars	**Details**
Name of the scheme	Union Money Market Fund
Benchmark Name	CRISIL Money Market A-I Index
Investment Objective	The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of money market instruments. However, there is no assurance that the Investment Objective of the Scheme will be achieved.
Investment Strategy	The investment team will follow an active strategy to manage the assets of the fund and will make investments as per the asset allocation pattern of the Scheme. The investment objective of the Scheme is to generate regular income by investing in money market instruments having maturity of upto 1 year. To pursue its investment objective, the Fund Manager has the discretion to invest across money market instruments in line with the asset allocation pattern of the Scheme. The fund management team will take an active view of the interest rate environment by keeping a close watch on various parameters of the Indian economy. It will take into account the various variables affecting the interest rate scenario, relative valuation of the securities, quality of instruments, maturity profile of the instruments and

	liquidity of the securities. In depth credit evaluation of the issuers will be carried out by the investment team of the AMC. This evaluation will be driven by internal and external research. The credit evaluation process includes analyzing the operating environment, management, business profile, financials and expected future performance of the issuers. The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates. Investments in Mutual Fund Units: To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in schemes managed by the AMC or in the schemes of other mutual funds, without charging any fees, in line with the investment objectives and asset allocation pattern of the Scheme and provided that aggregate interscheme investment made by all schemes managed by the AMC, either in its own schemes or of any other Mutual Fund, shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.
TER	https://www.unionmf.com/about-us/downloads#ter.
AUM	https://unionmf.com/about-us/downloads/factsheets
Scheme Performance	https://unionmf.com/about-us/downloads/factsheets
Top 10 Holding/ link to Top 10 holding	(https://unionmf.com/about-us/downloads/monthly-portfolio)

- **Union Gilt Fund**

Particulars	**Details**
Name of the scheme	Union Gilt Fund
Benchmark Name	CRISIL Dynamic Gilt Index
Investment Objective	The investment objective of the Scheme is to generate income through investment in a portfolio comprising of government securities of various maturities. However, there is no assurance that the Investment Objective of the Scheme will be achieved.
Investment Strategy	The investment team will follow an active strategy to manage the assets of the fund and will make investments as per the asset allocation pattern of the Scheme. The investment objective of the Scheme is to generate income through investment in a portfolio comprising of government securities of various maturities. To achieve the investment objective, the Scheme will invest

	minimum 80% of its total assets in government securities of various maturities. The Scheme may also invest in Triparty Repo, Reverse Repo in Government Securities and Treasury Bills in line with the asset allocation of the Scheme. The Fund Manager will seek to generate returns commensurate with minimal credit risk by investing in a portfolio comprising of securities issued and guaranteed by Central and State Government in line with the asset allocation pattern of the Scheme. Being sovereign debt, Government Securities generally carry relatively minimal credit risk. However, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The fund management team will take an active view of the interest rate environment by keeping a close watch on various parameters of the Indian economy. It will take into account the various variables affecting the interest rate scenario, relative valuation of the securities, quality of instruments, maturity profile of the instruments and liquidity of the securities. The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates. **Investments in Mutual Fund Units:** To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in schemes managed by the AMC or in the schemes of other mutual funds, without charging any fees, in line with the investment objectives and asset allocation pattern of the Scheme and provided that aggregate interscheme investment made by all schemes managed by the AMC, either in its own schemes or of any other Mutual Fund, shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.
TER	https://www.unionmf.com/about-us/downloads#ter.
AUM	https://unionmf.com/about-us/downloads/factsheets
Scheme Performance	https://unionmf.com/about-us/downloads/factsheets
Top 10 Holding/ link to Top 10 holding	(https://unionmf.com/about-us/downloads/monthly-portfolio)

- **Union Dynamic Bond Fund**

Particulars	Details
Name of the scheme	Union Dynamic Bond Fund
Benchmark Name	CRISIL Dynamic Bond A-III Index
Investment Objective	To actively manage a portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and liquidity to the investors. However, there can be no assurance that the investment objective of the scheme will be achieved.
Investment Strategy	The investment team will follow an active strategy to manage the assets of the fund and will make investments as per the asset allocation pattern of the Scheme. The Scheme retains the flexibility to invest across all classes of debt and money market instruments with no cap or floor on maturity, duration or instrument type concentrations. The portfolio maturity profile of the Scheme will be actively managed based on the prevailing market conditions like interest rate scenario, market liquidity, available spreads etc., whereby the maturity profile will be increased or decreased with a view to enhance income/returns. Since the intention of the Scheme is to dynamically manage the asset allocation, the percentages of asset allocation would change depending on view on interest rates as well as the level of corporate spreads prevailing at the time of investment and also the availability of different assets at different point of time. The Scheme has the discretion to take aggressive interest rate / duration risk calls, which could mean investing the entire net assets in long dated Government securities and debt instruments (carrying relatively higher interest rate risk), or on defensive considerations, entirely in money market instruments. Accordingly, the interest rate risk of the Scheme may change substantially depending upon the Fund's call. To achieve the investment objective of the Scheme, investments will be made in an appropriate mix of high quality money market, debt and Government securities. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include financial statement analysis, a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer, prospects of the industry. The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt

	instruments, credit pick up among others, affecting the liquidity and interest rates. The Scheme may also invest in the units of REITs and InvITs for diversification, subject to conditions prescribed by SEBI from time to time. Derivatives Strategy: In order to achieve the investment objective, the Scheme may take exposure to debt derivatives in accordance with SEBI Regulations as amended from time to time. The Scheme may use debt derivative instruments like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. For detailed derivative strategies, please refer to SAI. Investments in Mutual Fund Units: To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of other mutual funds in line with the investment objectives of the Scheme and provided that aggregate inter-scheme investment made by all schemes managed by the AMC, either in its own schemes or of any other Mutual Fund, shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.
TER	https://www.unionmf.com/about-us/downloads#ter.
AUM	https://unionmf.com/about-us/downloads/factsheets
Scheme Performance	https://unionmf.com/about-us/downloads/factsheets
Top 10 Holding/ link to Top 10 holding	(https://unionmf.com/about-us/downloads/monthly-portfolio)

- **Union Corporate Bond Fund**

Particulars	Details
Name of the scheme	Union Corporate Bond Fund
Benchmark Name	CRISIL Corporate Debt A-II Index
Investment Objective	To achieve long term capital appreciation by investing substantially in a portfolio of corporate debt securities. However, there is no assurance that the Investment Objective of the Scheme will be achieved.
Investment Strategy	The investment team will follow an active strategy to manage the assets of the fund and will make investments as per the asset allocation pattern of the Scheme. The Scheme will invest predominantly in corporate bonds (only in AA+ and above rated corporate bonds). The remaining portion will be invested in debt

	and money market securities. The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates. The Scheme may also invest in the units of REITs and InvITs for diversification, subject to conditions prescribed by SEBI from time to time. Derivatives Strategy: In order to achieve the investment objective, the Scheme may take exposure to debt derivatives in accordance with SEBI Regulations as amended from time to time. The Scheme may use debt derivative instruments like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. For detailed derivative strategies, please refer to SAI. Investments in Mutual Fund Units: To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of other mutual funds in line with the investment objectives of the Scheme and provided that aggregate inter-scheme investment made by all schemes managed by the AMC, either in its own schemes or of any other Mutual Fund, shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.
TER	https://www.unionmf.com/about-us/downloads#ter.
AUM	https://unionmf.com/about-us/downloads/factsheets
Scheme Performance	https://unionmf.com/about-us/downloads/factsheets
Top 10 Holding/ link to Top 10 holding	(https://unionmf.com/about-us/downloads/monthly-portfolio)

- **Union Short Duration Fund**

Particulars	**Details**
Name of the scheme	Union Short Duration Fund
Benchmark Name	CRISIL Short Duration Debt A-II Index
Investment Objective	The Scheme is an actively managed Scheme with an investment objective to provide reasonable returns and liquidity by investing in a range of debt and money market instruments while maintaining the balance of safety, liquidity and returns.

	There is no assurance that the investment objective of the Scheme will be achieved.
Investment Strategy	The Scheme shall follow an active investment strategy to manage the assets of the fund and will make investments as per the asset allocation pattern of the Scheme. The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt and money market securities will be used to achieve this. The scheme will invest in Debt & Money Market securities such that the Macaulay Duration of the portfolio is between 1 year to 3 years. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer. Additionally, outlook on macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates should help in forming a view on direction of interest rates and to align the portfolio appropriately to take advantage of the same. The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. It may also invest in securitized debt. The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed. The Scheme may refer to certain in-house models which would be based on various prevailing broad market parameters and would be dynamic in nature. The same may be referred by the fund manager as required from time to time. #The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration can be calculated as follows: Where: • t = respective time period • C = periodic coupon payment

	• y = periodic yield • n = total number of periods • M = maturity value • Current Bond Price = Present value of cash flows The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond. **Derivatives Strategy:** In order to achieve the investment objective, the Scheme may take exposure to debt derivatives in accordance with SEBI Regulations as amended from time to time. The Scheme may use derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Further, the Mutual Fund will adhere to the applicable guidelines issued by RBI as amended from time to time, for undertaking transactions in forward rate agreements and interest rate swaps and other derivative products. Derivatives will be used for the purpose of hedging, portfolio balancing, increasing the returns of the Scheme or such other purpose as may be permitted under the Regulations and Guidelines from time to time. For detailed derivative strategies, please refer to SAI. **Investments in Mutual Fund Units:** To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in schemes managed by the AMC or in the schemes of other mutual funds in line with the investment objectives of the Scheme and provided that aggregate inter-scheme investment made by all schemes managed by the AMC, either in its own schemes or of any other Mutual Fund, shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.
TER	https://www.unionmf.com/about-us/downloads#ter.
AUM	https://unionmf.com/about-us/downloads/factsheets
Scheme Performance	https://unionmf.com/about-us/downloads/factsheets
Top 10 Holding/ link to Top 10 holding	(https://unionmf.com/about-us/downloads/monthly-portfolio)

- **Union Liquid Fund**

Particulars	Details
Name of the scheme	Union Liquid Fund
Benchmark Name	CRISIL Liquid Debt A-I Index
Investment Objective	To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.
Investment Strategy	The investment team will follow an active strategy to manage the assets of the fund and will make investments as per the asset allocation pattern of the Scheme. To achieve the investment objective of the Scheme, investments will be made in an appropriate mix of high quality money market, debt and Government securities. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include financial statement analysis, a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer, prospects of the industry. The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates. The composition of the Indian Debt market (both the primary and secondary) is dominated by money market instruments in the short end of the yield curve and by medium and long term bonds and debentures in the long end of the curve. Since the scheme seeks to deliver reasonable market related returns with lower risk, the investment strategy will be to predominantly invest in money market instruments. As the turnover of the portfolio would be high, given the fact the investors in a liquid fund would deploy their funds for a short period of time, the portfolio would be structured to incorporate high liquidity by the use of cash and cash equivalents. Efficient portfolio construction will be used to the extent possible to manage interest rate risk across different asset classes and duration buckets, and optimise risk adjusted returns. Derivatives Strategy: In order to achieve the investment objective, the Scheme may take exposure to debt derivatives in

	accordance with SEBI Regulations as amended from time to time. The Scheme may use debt derivative instruments like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. For detailed derivative strategies, please refer to SAI. Investments in Mutual Fund Units: To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in debt schemes managed by the AMC or in the debt schemes of other mutual funds in line with the investment objectives of the Scheme and provided that aggregate inter-scheme investment made by all schemes managed by the AMC either in its own schemes or of any other Mutual Fund shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.
TER	https://www.unionmf.com/about-us/downloads#ter.
AUM	https://unionmf.com/about-us/downloads/factsheets
Scheme Performance	https://unionmf.com/about-us/downloads/factsheets
Top 10 Holding/ link to Top 10 holding	(https://unionmf.com/about-us/downloads/monthly-portfolio)

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report:

Half Yearly 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.

Visit https://unionmf.com/about-us/downloads/financials for detailed half yearly disclosures.

Half Yearly 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 (www.unionmf.com). 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.

Visit https://unionmf.com/about-us/downloads/financials for detailed half yearly result.

The unaudited financial results will also be displayed on the website of AMFI.

Annual Report:

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 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 (Downloads (unionmf.com) https://unionmf.com/about-us/downloads#!#amc) and on the website of AMFI www.amfiindia.com.

Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark:

In accordance with Clause 17.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any change in risk-o-meter shall be communicated to the unitholders of the Scheme by way of Notice cum Addendum and by way of an e-mail or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 days from the close of each month. The Mutual Fund/AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed.

Further, in accordance with Clause 5.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC is required to disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI:

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

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 5.17 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

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).

C. Transparency/NAV Disclosure (Details with reference to information given in Section I):

The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 Business days from the date of allotment.

Thereafter, the AMC will calculate the NAVs for all the Business Days. The Asset Management Company ("AMC") shall prominently disclose the NAVs on its website (www.unionmf.com) and on the website of Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) by 10.00 a.m. of the following business day Business Day.

If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/ Mutual Fund.

For the methodology of calculation of repurchase price, please refer Section I, Part III 'Other Details', under point A ' Computation of NAV' in the SID.

D. Transaction charges and stamp duty:

- **Transaction Charges:**

No transaction charge shall be deducted from the subscription amount for transactions /applications received through the distributors.

- **Stamp Duty:**

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. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, Systematic

Investment Plan (SIP) installments, Systematic Transfer Plan (STP) installments, Reinvestment of Income Distribution cum Capital Withdrawal etc. to the unit holders would be reduced to that extent.

For further details, refer SAI.

E. Associate Transactions:

Please refer to Statement of Additional Information (SAI).

F. Taxation:

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Criteria for captioned fund	Holding period	Tax Rates	
		Short term	Long term
Any other asset/Fund acquired/ transferred after 23rd July, 2024	24 months	Applicable Rate**	12.5%**

Surcharge and Educational cess will be payable in addition to the applicable taxes, wherever.

**As provided in the SAI.

F. Rights of Unitholders:

Please refer to SAI for details.

G. List of official points of acceptance:

Details are uploaded and updated on the AMC's website:

https://www.unionmf.com/docs/default-source/downloads/policies-other-disclosures/sid-kim-sai-related-disclosures/list-of-address-of-offical-points-of-acceptance.pdf?sfvrsn=799090f_1

H. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority

Disclosure related to aforesaid requirement is available at disclosures-on-penalties-pending-litigation.pdf (unionmf.com)

Notes:

The Scheme under this Document was approved by the Trustee on March 03, 2025. The Trustee has ensured that Union Income Plus Arbitrage Active FOF is a new product offered by Union Mutual Fund and is not a minor modification of its existing schemes.

The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the tax laws, and has been included relying upon advice provided by the Fund's tax advisor based on the relevant provisions of the currently prevailing tax laws.

Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this Scheme Information Document are, except where otherwise stated, based on the law, practice currently in force in India, and are subject to changes therein.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines there under shall be applicable.

For and on behalf of Union Asset Management Company Private Limited

Sd/-

Madhukumar Nair
Chief Executive Officer

Date: May 16, 2025
Place: Mumbai

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

• **Agartala -** Nibedita, 1st floor, JB Road, Palace Compound, Near Babuana Tea and Snacks, Agartala, Tripura - 799001. • **Agra -** No. 8, II Floor Maruti Tower Sanjay Place Agra Uttar Pradesh - 282002. • **Ahmedabad-** 111-113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380 006. • **Ahmednagar -** Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opposite Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. • **Ajmer -** AMC No. 423/30 Near Church Brahampuri, Opp T B Hospital Jaipur Road Ajmer Rajasthan - 305001. • **Akola -** Opp. RLT Science College Civil Lines Akola Maharashtra - 444001. • **Aligarh -** City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttar Pradesh - 202001. • **Allahabad -** 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad Uttar Pradesh - 211001. • **Alleppey -** Doctor's Tower Building Door No. 14/2562, 1st floor North of Iorn Bridge, Near Hotel Arcadia Regency Alleppey Kerala - 688011. • **Alwar -** 256A, Scheme No:1, Arya Nagar Alwar Rajasthan - 301001. • **Amaravati -** 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies Amaravati Maharashtra - 444601. • **Ambala -** Opposite PEER Bal Bhavan Road Ambala Haryana - 134003. • **Amritsar -** 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar - 143001, Punjab. • **Anand -** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand Gujarat - 388001. • **Anantapur -** AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur - 515 001. • **Andheri -** 351, Icon, 501, 5 Floor, Western Express Highway, Andheri - East, Mumbai - 400069. • **Ankleshwar -** Shop No - F -56 First Floor, Omkar Complex Opp Old Colony,Nr Valia Char Rasta GIDC Ankleshwar- Bharuch Gujarat - 393002. • **Asansol -** Block – G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol West Bengal - 713303. • **Aurangabad -** 2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad, Maharashtra - 431001. • **Balasore -** B C Sen Road Balasore Orissa - 756001. • **Bangalore -** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore Karnataka - 560 042. • **Bangalore -** 1st Floor 17/1,-(272) 12th Cross Road, Wilson Garden, Bangalore - 560027. • **Bareilly -** F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001. • **Basti -** Office no 3, Ist 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, Bohorompur, Murshidabad, West Bengal - 742103. • **Bokaro -** 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004. • **Borivali -** 501 - Tiara Chambers, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092. • **Burdwan -** 399 G T Road, Basement of Talk of the Town, Burdwan, West Bengal - 713 101. • **Kozhikode (Calicut) -** 29/97G, 2nd Floor, S.A Arcade, Mavoor Road, Arayidathupalam, Kozhikode - Kerala - 673016. • **Chandigarh -** Deepak Tower SCO 154-155,1st Floor Sector 17-C Chandigarh Punjab - 160 017. • **Chennai -** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai Tamil Nadu - 600 034. • **Chennai -** No.158, Rayala Tower-1, Anna Salai, Chennai - 600 002. • **Chhindwara -** 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. • **Chittorgarh -** 3 Ashok Nagar Near Heera Vatika Chittorgarh Rajasthan - 312001. • **Cochin -** Modayil, Door No.: - 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin, Kerala - 682 016. • **Coimbatore -** No. 1334, Thadagam Road, Thirumoorthy Layout, R. S. Puram, Behind Venkteswara Bakery, Coimbatore - 641 002 • **Cuttack -** Near Indian Overseas Bank Cantonment Road Mata Math Cuttack Orissa - 753001. • **Darbhanga -** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga, Bihar -846001. • **Davenegere -** 13, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Devengere 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 -** 9/1/51, Rishi Tola Fatehganj, Ayodhya (Faizabad), Uttar Pradesh - 224001. • **Faridhabad -** LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad, Haryana – 121002. • **Gandhidham -** Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. • **Gandhinagar -** 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar, Gujarat - 382421. • **Ghaziabad -** First Floor C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad, Uttar Pradesh, Pin-201002. • **Goa -** Office no 103, 1st floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403 001. • **Gondal (Parent Rajkot) -** A/177, Kailash Complex Opp. Khedut Decor Gondal Gujarat - 360 311. • **Gorakhpur -** Shop No. 5 & 6, 3rd Floor, The Mall, Cross Road A. D. Tiraha, Bank Road, Gorakhpur - 273001. • **Gulbarga -** Pal Complex, Ist Floor Opp. City Bus Stop, Super Market Gulbarga Karnataka - 585 101. • **Guntur -** D No 31-13-1158, 1st Floor, 13/1 Arundalpet, Ward No.6, Guntur - 522002. • **Gurgaon -** Unit no-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon – 122001, Haryana. • **Guwahati -** Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati, Assam - 781008. • **Gwalior -** G-6 Global Apartment Kailash Vihar 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. • **Hazaribag -** Municipal Market Annanda Chowk Hazaribagh Jharkhand - 825301. • **Himmatnagar -** D-78 First Floor New Durga Bazar Near Railway Crossing Himmatnagar Gujarat - 383 001. • **Hisar -** 12, Opp. Bank of Baroda Red Square Market Hisar Haryana - 125001. • **Hooghly -** 47/S//1 Raja Rammohan Roy Sarani, Serampore, Dist Hooghly, Hooghly - 712203. • **Hoshiarpur -** Near Archies Gallery Shimla Pahari Chowk Hoshiarpur Punjab - 146 001. • **Hosur -** 25/204, Attibele Road HCF Post, Mathigiri Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. • **Hubli -** No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road Hubli Karnataka - 580 029. • **Hyderabad -** 208, II Floor Jade Arcade Paradise Circle Secunderabad Andhra Pradesh - 500 003. • **Indore -** 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp.Greenpark Indore Madhya Pradesh - 452 001. • **Jabalpur -** 8, Ground Floor, Datt Towers Behind Commercial Automobiles Napier Town Jabalpur Madhya Pradesh - 482001. • **Jaipur -** R-7, Yudhisthir Marg , C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar -** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001. • **Jalgaon -** Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon Maharashtra - 425001. • **Jalna** - Shop No 6, Ground Floor Anand Plaza Complex Bharat Nagar,Shivaji Putla Road Jalna Maharashtra - 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 -** Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001. • **Jaunpur -** 248, Fort Road, Near AMBER HOTEL, Jaunpur, Uttar Pradesh - 222001. • **Jhansi -** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • **Jodhpur -** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur Rajasthan - 342003. • **Junagadh -** Aastha Plus, 202 - A, 2nd Floor, Sardarbag Road, Nr. AlkapuriOpp, Zansi Rani Statue, Junagadh - 362001. • **Kadapa -** D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001. Andhra Pradesh. • **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 Dombivli Municipal Corporation (KDMC), Kalyan (West), Thane - 421 301. • **Kalyani -** A - 1/50, Block - A, Dist Nadia Kalyani West Bengal - 741235. • **Kannur -** Room No.14/435 Casa Marina Shopping Centre Talap Kannur Kerala - 670004. • **Kanpur -** I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur Uttar Pradesh - 208 001. • **Karimnagar -** HNo.7-1-257, Upstairs S B H Mangammathota Karimnagar Andhra Pradesh - 505 001. • **Karnal (Parent :Panipat TP) -** 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. • **Karur -** No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu - 639 002.. • **Katni -** 1st Floor, Gurunanak Dharmakanta Jabalpur Road BARGAWAN Katni Madhya Pradesh - 483 501. • **Khammam -** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam Andhra Pradesh - 507 001. • **Kharagpur -** "Silver Palace", OT Road, Inda - Kharagpur, 301G.P-Barakola, P.S - Kharagpur Local, West Bengal - 721 305. • **Kolhapur -** 2 B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416001. • **Kolkata -** Kankaria Centre, 2/1, Russell Street, (2ndFloor), Kolkata - 700071. • **Kolkata-CC -** 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata - 700 001. • **Kollam -** Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. • **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 Pakhowal Road, Ludhiana Punjab - 141 002. • **Madurai -** Shop No. 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai, Tamil Nadu - 625001. • **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 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut Uttar Pradesh - 250002. • **Mehsana -** 1st Floor, Subhadra Complex Urban Bank Road Mehsana 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 -** Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Mumbai -** Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. • **Muzzafarpur -** Brahman toli, Durgasthan Gola Road Muzaffarpur Bihar - 842001. • **Mysore -** No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore, Karnataka - 570009. • **Nadiad (Parent TP: Anand TP) -** F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. • **Nagpur -** 145 Lendra New Ramdaspeth 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. • **Noida -** Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301. • **Ongole -** Shop No.1128, First Floor, 3rd Line, Sri Bapuji Market Complex,Ongole, Andhra Pradesh - 523001. • **Palakkad -** Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001. • **Palanpur -** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001. • **Panipat -** SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G.T. Road, Panipat, Haryana - 132103. • **Patiala -** 35, New Lal Bagh, opposite Polo Ground, Patiala, 147001. • **Patna -** G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna, Bihar - 800 001. • **Pondicherry -** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry Pondicherry - 605001. • **Pune -** Vartak Pride , 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. • **Rae Bareli -** 17, Anand Nagar Complex Rae Bareli Uttar Pradesh - 229001. • **Raipur -** HIG,C-23, Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492004. • **Rajahmundry -** Door No: 6-2-12, 1st Floor,Rajeswari Nilayam Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar Rajahmundry Andhra Pradesh - 533 101.• **Rajapalayam-** No 59 A/1, Railway Feeder Road Near Railway Station Rajapalayam Tamil Nadu - 626117. • **Rajkot -** Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan Limda Chowk Rajkot Gujarat - 360001. • **Ranchi -** 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal Ranchi Jharkhand - 834001. • **Ratlam -** Dafria & Co 18, Ram Bagh Near Scholar's School Ratlam Madhya Pradesh - 457001. • **Ratnagiri -** Orchid Tower, Ground Floor, Gala no 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Ratnagiri, Dist. Ratnagiri - 415612. • **Rewa -** Shop No 112, First Floor, Anant Vaibhav, University Road, Rewa, Madhya Pradesh - 486001.• **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 Bhagwanganj, 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 Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli – 627 002. • **Tirupathi -** Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi, Andhra Pradesh - 517 501. • **Trichur -** Room No. 26 & 27 Dee Pee Plaza 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, Rathyatra, Beside Kuber Complex, Varanasi, Uttar Pradesh - 221 010. • **Vashi -** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opposite Vashi Railway Station, Vashi, Navi Mumbai, Maharashtra - 400 705. • **Vasco(Parent Goa) -** No DU 8, Upper Ground Floor Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank Vasco da gama Goa - 403802. • **Vellore -** Door No. 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001. • **Vijayawada -** 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada Andhra Pradesh - 520 010. • **Visakhapatnam -** Door No. 47-3-2/2, Flat No GF2 , Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016. • **Warangal -** A.B.K Mall, Near Old Bus Depot road BVSS Mayuri Complex F-7, Ist Floor, Ramnagar Hanamkonda Warangal Andhra Pradesh - 506001. • **Yamuna Nagar -** 124-B/R Model Town Yamunanagar Yamuna Nagar Haryana - 135 001. • **Yavatmal -** Pushpam, Tilakwadi Opp. Dr. Shrotri Hospital Yavatma Maharashtra - 445 001.

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

• **Ahmedabad:** Union Asset Management Co Pvt Ltd, 907, Shitiratna Building, 9th Floor, Panchvati Circle, C. G. Road, Ahmedabad - 380 006. • **Bangalore :** Union Asset Management Co Pvt Ltd, Unit No. 206, Prestige Meridian -II, No. 30, M.G Road, Bengaluru - 560 001. • **Bhubaneshwar:** GBP Business Center, Unit 103-D, 191/A, Kharavela Nagar, Unit 3,Odisha, Bhubaneshwar - 751001. • **Chandigarh:** Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin no. - 202, 2nd Floor, Sector 17 - C, Chandigarh - 160 017. • **Chennai:** Union Asset Management Co Pvt Ltd, 206, 2nd floor, Challa mall, 11 & 11A, Sir Theagaraya Road, T. Nagar, Chennai - 600017. • **Guwahati:** Ganpati Enclave, Ground floor, GS Road, Opposite Bora Service Station, Ullubari, Guwahati - 781 007. • **Hyderabad:** Union Asset Management Co Pvt Ltd, 6-3-1085/D/501/A, 5th Floor, Dega Towers, Raj Bhavan Road, Somajiguda, Hyderabad - 500082. • **Indore:** Union Asset Management Co Pvt Ltd, 320, Milinda Manor, 3rd Floor, 2, RNT Marg, Opposite Central Mall, Indore - 452001. • **Jaipur:** Union Asset Management Co Pvt Ltd, Office No. 713-714, 7th Floor, Ambition Tower, Plot No. D-46 B, Malan Ka Choraha, Subhash Marg, C-Scheme,Jaipur – 302001. • **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, Pulleppady 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. 04, 3rd Floor, Aditya Centegra, Final Plot No. 314, CTS No. 930, Shivaji Nagar, F C Road, Pune - 411005. • **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, Rathyatra Crossing, Varanasi - 221010.