Scheme Code -UNIN/C/D/FTP/22/09/0022
Symbols - F13DG, F13RG, F13RP

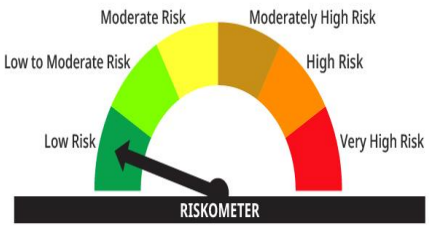
SCHEME INFORMATION DOCUMENT

SECTION I

UNION FIXED MATURITY PLAN (FMP) - SERIES 13 (1114 DAYS)

(A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.)

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

This product is suitable for investors who are seeking*:	**Scheme Riskometer**	**Benchmark Riskometer**
• Regular income over the tenure of the Scheme • Investment in Debt and Money Market Instruments	 **The risk of the scheme is low risk**	 **The risk of the CRISIL Medium Duration Debt A-III Index# (Benchmark) is moderate risk**

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

Note: The Scheme and Benchmark riskometers are evaluated on monthly basis and the current riskometers are based on the evaluation as per the evaluation of the portfolio data as on October 31, 2025.

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

Note: As the Scheme is a close ended scheme, it will not provide redemption facility until the Maturity Date/ Final Redemption Date i.e. 1114 days from the ## Date of Allotment including the Date of Allotment. The Units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE). Investor can purchase/ sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed.

Continuous offer for units at NAV based prices (Face Value 10/- per unit)

Name of Mutual Fund	Union Mutual Fund
Name of the Asset Management Company	Union Asset Management Company Private Limited
CIN of the Asset Management Company	U65923MH2009PTC198201
Name of the Trustee Company	Union Trustee Company Private Limited
CIN of the 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

##NSE Disclaimer:
"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5451 dated June 16, 2022 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

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 November 27, 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.

TABLE OF CONTENTS

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME 5
DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY 12
Part II. INFORMATION ABOUT THE SCHEME 13
A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS? 13
B. WHERE WILL THE SCHEME INVEST? 15
C. WHAT ARE THE INVESTMENT STRATEGIES? 16
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE? 20
E. WHO MANAGES THE SCHEME? 21
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND? 22
G. HOW HAS THE SCHEME PERFORMED? 22
H. ADDITIONAL SCHEME RELATED DISCLOSURES 23
Part III- OTHER DETAILS 24
A. COMPUTATION OF NAV 24
B. NEW FUND OFFER (NFO) EXPENSES 25
C. ANNUAL SCHEME RECURRING EXPENSES 25
D. LOAD STRUCTURE 28
E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME 28
Section II 29
I. Introduction 29
A. Definitions/interpretation 29
B. Risk Factors 29
C. Risk Mitigation Stategies 33
II. Information about the scheme: 34
A. Where will the scheme invest – 34
B. What are the investment restrictions? 36
C. Fundamental Attributes: 41
D. OTHER SCHEME SPECIFIC DISCLOSURES 42
III. Other Details 62
A. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report: 62
B. Transparency/NAV Disclosure (Details with reference to information given in Section I): 64
C. Transaction charges and stamp duty: 65
D. Associate Transactions: 65
E. Taxation: 65
F. Rights of Unitholders: Please refer to SAI for details. 67
G. List of official points of acceptance: Details are uploaded and updated on the AMC's website Branch Locator (unionmf.com) 67
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 67

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the Scheme**	Union Fixed Maturity Plan (FMP) – Series 13 (1114 days)
II.	**Category of the Scheme**	Close-ended Debt Scheme - Fixed Maturity Plan
III.	**Scheme Type**	A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.
IV.	**Scheme Code**	UNIN/C/D/FTP/22/09/0022
V.	**Investment objective**	The investment objective of the Scheme is to provide income to the investors through investments in a portfolio comprising of Debt and Money Market Instruments maturing on or before the maturity of the Scheme. There is no assurance that the investment objective of the Scheme will be achieved.
VI.	**Liquidity/listing details**	**Liquidity:** Units under the Scheme will be redeemed only on the maturity date of the Scheme (or immediately succeeding Business Day if the maturity date falls on a non business day). No Redemption/ repurchase of units shall be allowed prior to the maturity of the Scheme with the AMC/Mutual Fund. NAV shall be computed and published on all business days. **Listing:** The Units of the Scheme is listed on the Capital Market Segment of the National Stock Exchange of India Limited (NSE). The final approval from NSE has been received for listing of the units of the above Scheme. Unitholders who wish to exit may do so through the Stock Exchange mode, if they have opted to hold units in a demat form, by mentioning their demat details in the application form. Unit holders can purchase / sell Units on a continuous basis on NSE and/or any other Stock Exchange(s) on which the Units are listed, during the trading hours of the Stock Exchange(s) like any other publicly traded stock, until the date of suspension of trading as mentioned in the notice issued by the AMC in this regard and for fixing the record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records for the purpose of redemption of Units on Maturity Date. The trading of Units on NSE and/or any other Stock Exchange(s) on which the Units are listed will automatically get suspended from the date as may be

		specified in the said notice and also no off-market transactions shall be permitted by the Depositories. The price of the Units on NSE and/ or any other Stock Exchange(s) will depend on demand and supply at that point of time. There is no minimum investment, although the units are purchased in round lots of 1.
VII.	**Benchmark (Total Return Index)**	As per AMFI Tier I benchmark: CRISIL Medium Duration Debt A-III Index[$] [$]***CRISIL Benchmark Disclaimer****: CRISIL Indices are the sole property of CRISIL Limited (CRISIL). CRISIL Indices shall not be copied, transmitted or distributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL Indices.* The Fund reserves the right to change the Benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any. **Justification for use of Benchmark** The composition of the aforesaid first tier benchmark is such that it is well suited for comparing the performance of the Scheme. This benchmark shall provide the investor with an independent and representative comparison with fund portfolio. Also, pursuant to the requirements of SEBI letter no. SEBI/HO/IMD/POD-II/P/OW/2023/50162/1 dated December 14, 2023 on 'Guiding Principles for bringing uniformity in Benchmarks of Debt oriented Mutual Fund Schemes' read with AMFI email no. 35P/MEM-COR/109/2023-24 dated February 13, 2024, the Tier I benchmark prescribed by AMFI for this scheme is CRISIL Medium Duration Debt A-III Index. Performance of the Scheme vis-à-vis its Benchmark and peers, if any, will be periodically discussed and reviewed by the Investment Committee of the AMC and the Board of Directors of the AMC and Trustee Company in their respective meetings. The Trustee reserves the right to change the Benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the

		appropriateness of the Benchmark, subject to the Regulations and other prevalent guidelines.
VIII.	**NAV disclosure**	Daily (Business Days) NAV disclosure timings on AMFI website (www.amfiindia.com) and on the website of the AMC/ Mutual Fund (www.unionmf.com): 11.00 p.m. For further details refer Section II.
IX.	**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 maturity. • **Dispatch of IDCW:** The IDCW warrants / proceeds shall be dispatched to the unitholders within seven working days of the record date. For further details refer Section II.
X.	**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, including following facility: ○ Payout of Income Distribution cum Capital Withdrawal Option **Default Option/Facility (as applicable) –** • **Default Option -** Growth Option • **Default Facility –** Not Applicable Following are the symbols allocated to the below Plans of the Scheme by NSE: a. F13DG – Direct Plan b. F13RG – Regular Plan c. F13RP – IDCW Payout For detailed disclosure on default plans and options, kindly refer SAI.
XI.	**Load Structure**	**Exit Load:** Nil
XII.	**Minimum Application Amount/switch in**	• Not applicable, as purchase is not permitted during the term of the Scheme. • **Minimum Amount of investment through the Stock Exchange:** Investors can also purchase / sell Units on

		NSE/other stock exchange where the Units are listed like any other publicly traded stock. There is no minimum investment limit for trading of Units on NSE/stock exchange, although Units are normally traded in a lot of 1 Unit. The price of the Units on the NSE/stock exchange will depend on demand and supply at that point of time and underlying NAV.
XIII.	**Minimum Additional Purchase Amount**	Not Applicable
XIV.	**Minimum Redemption/switch out amount**	No Redemption/ repurchase of units shall be allowed prior to the maturity of the Scheme. However, unit holders, who wish to exit from the Scheme before maturity, may do so through the Stock Exchange route.
XV.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	Not Applicable
XVI.	**New Fund Offer Price** This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable
XVII.	**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. For Details, kindly refer SAI.
XVIII.	**Swing pricing Disclosure**	Not Applicable since this is a Close ended Debt Scheme.
XIX.	**Stock lending/short selling**	The Scheme does not intent to engage in short selling of securities. However, scheme intends to invest in Stock Lending for further details refer **"HOW WILL THE SCHEME ALLOCATE ITS ASSETS?"** under Part II. For details, kindly refer SAI.
XX.	**How to Apply and other details**	The New Fund offer period of the Scheme was from March 21, 2023 to March 28, 2023. As the Scheme is a close ended scheme, no subscription is allowed after the close of the New fund Offer Period. However, the Units of the Scheme are listed on the NSE. Investor can purchase/ sell Units on a continuous basis on the NSE on which the Units are listed.

XXI.	**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, Tamil Nadu - 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. **It may be noted that all grievances/ complaints with regard to demat mode of holding shall be routed only through the DP/NSDL/CDSL.**
XXII.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	**Duration/Maturity:** The Scheme will have a maturity of 1114 days from the date of allotment including the Date of Allotment. If the maturity date falls on a non business day, then the maturity date shall be the next Business Day.
XXIII.	**Special product/facility available during the NFO and on ongoing basis**	**(a) Special Products / Facility available during the NFO:** **Auto Switch of Redemption Proceeds of Union Fixed Maturity Plan (FMP) - Series 13 (1114 day) on Maturity:** The investors have an option of switching their redemption proceeds receivable on maturity of the Scheme to '**Union**

		Overnight Fund'. Investors can avail of this facility by indicating their intention in the application form at the time of subscribing the units of the Scheme during the NFO period. However, to make the switch effective, investor needs to hold all the units till maturity of the Scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity. Further, for the switch to be effective, the switch must comply with the redemption rules of this Scheme and the issue rules of the Scheme into which units are being switched (e.g. Applicable NAV, minimum number of units that may be redeemed or issued, exit load etc.). However, investors shall have an option to alter preference from auto switch on maturity to Payout Option by submitting a written request at any of the CSCs / Official Points of Acceptance, at any time during the tenure of the scheme, but, not later than 7 working days before the date of maturity of the scheme. The Investor should indicate the desired Plan [and option(s) thereunder] under Union Overnight Fund into which they would want to switch the redemption proceeds of the Scheme at the time of maturity in the NFO application forms. In case, an investor does not indicate the desired Plan [and option(s) thereunder] in the form, the default Plan would be 'Direct' if the investment in Union Fixed Maturity Plan - Series 13 is 'Direct' or 'Regular' if the investment in Union Fixed Maturity Plan - Series 13 is 'Regular' and the default option would be 'Growth'. It may be noted that switch requests submitted with incomplete/incorrect details or not found to be in order due to signature mismatch/ KYC status - failed etc. are liable to be rejected and the redemption proceeds of the Scheme shall be automatically paid out to the investors as per the provisions of the SID. Further, the AMC /Trustees/ Mutual Fund/Sponsor shall not be liable for any loss due to subsequent movement in NAV **(b) <u>Special Product/Facility available on ongoing basis:</u>** **Switching** Switch out facility for investing the redemption proceeds in another scheme of the Fund, will be available on the maturity date (at the prevailing NAV on the maturity date of the respective Schemes). **<u>Advance Switch of Redemption Proceeds of Union Fixed Maturity Plan (FMP) – Series 13 (1114 days) on Maturity:</u>** Investors also have an option to submit switch out requests 10 calendar days in advance, prior to the maturity date of the

		Scheme (as may be notified), by submitting the Transaction form available on the website of the AMC, to any of the CSCs / Official Points of Acceptance. The investors shall clearly indicate the Scheme name including the Plan(s) and Option(s) thereunder into which they intend to switch the redemption proceeds of the Scheme on maturity, failing which the request shall be liable to be rejected and the redemption proceeds of the Scheme shall be paid out to the investors as per the provisions of the SID. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity. Further, for the switch to be effective, the switch must comply with the redemption rules of this Scheme and the issue rules of the Scheme into which units are being switched (e.g. Applicable NAV, minimum number of units that may be redeemed or issued, exit load etc.). This facility is also enabled for switching into any of the New Fund Offers as may be going on at that time subject to the terms of the respective Schemes. Investors are requested to note that such advance switch out requests once submitted shall not be cancelled at a later date. It may be noted that switch requests submitted with incomplete/incorrect details or not found to be in order due to signature mismatch/ KYC status - failed etc. are liable to be rejected and the redemption proceeds of the Scheme shall be automatically paid out to the investors as per the provisions of the SID. Further, the AMC /Trustees/ Mutual Fund/Sponsor shall not be liable for any loss due to subsequent movement in NAV. However, once the Units are listed, an investor can buy/sell the units on a continuous basis on the Exchange during the trading hours, like any other publicly traded stock.
XXIV.	**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 Fixed Maturity Plan (FMP) – Series 13 (1114 days) approved by them is a new product offered by Union Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: November 27,2025

Place: Mumbai

Sd/-
Name: Ms. Richa Parasrampuria
Designation: Chief Compliance Officer

Part II.

INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative Asset Allocation (% of net assets)	
	Minimum	Maximum
Debt Instruments	70%	100%
Money Market Instruments^	0%	30%

^The Scheme shall invest only in such securities which mature on or before the maturity of the Scheme.

In accordance with Clause 12.24 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time, the cumulative gross exposure through debt, money market instruments and such other securities as may be permitted by SEBI from time to time, subject to regulatory approval, if any, will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. SEBI, vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

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

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

Sl no.	Type of Instrument	Percentage of exposure	Circular references
1	Securitised Debt	0%	-
2	Derivatives for non-hedging purposes	0%	-
3	Overseas / Foreign Securities	0%	-
4	Securities lending	Investment in Securities Lending shall be upto 20% of the net assets of the Scheme. The maximum exposure of the Scheme to a single approved intermediary (Broker) in the securities lending programme at any point of time would be 5% of the market value of the	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024

Sl no.	Type of Instrument	Percentage of exposure	Circular references
		security class of the Scheme or such limit as may be specified by SEBI.	
5	Repo/ reverse repo transactions in corporate debt securities	0%	-
6	Short selling	0%	-
7	Credit Default Swap (CDS) transactions	0%	-
8	Units issued by REITs and InVITs	0%	-
9	Debt and Liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds	Maximum 5% of the NAV of the Mutual Fund.	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
10	Debt instruments with special features (AT1 and AT2 Bonds)	0%	-
11	Debt Instruments with Structured Obligations (SO)/ Credit Enhancements (CE)	0%	-
12	Tri-Party Repos	100% of net assets of the Scheme	-

Pending deployment of funds of the Scheme in securities in terms of the investment objective, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the Clause 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. The AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks in case of liquid and debt oriented schemes.

The Scheme may invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds, without charging any fees, in line with the investment objective and asset allocation pattern of the Scheme and in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time. 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.

At all times the portfolio will adhere to the overall investment objectives of the Scheme.

Change in Investment Pattern

The Scheme may review the above pattern of investments based on views on 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 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 may be amended from time to time, for short term and for defensive considerations only. In case of any deviation from the asset allocation, under normal circumstances, the portfolio will be rebalanced the portfolio within 30 calendar days from the date of deviation.

Rebalancing period in case of passive breaches

As per Clause 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as 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 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 so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. The AMC shall comply with the requirements prescribed under Clause 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.

Further, pursuant to SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025, the above referred rebalancing provisions shall be applicable for all types of passive breaches.

However, in case the Scheme complies with the provisions on 'Intended asset allocation for the Scheme' including the notes thereunder as mentioned under sub-section E. WHAT ARE THE INVESTMENT STRATEGIES? in this SID, any deviation from the above mentioned asset allocation pattern shall not be treated as a deviation which would require rebalancing as stated above.

B. WHERE WILL THE SCHEME INVEST?

List of all instruments in which the scheme will invest is given below:

The corpus of the Scheme will be invested in Debt and Money market instruments, Schemes of mutual funds and short term deposits which will include but are not limited to the following:

- **INVESTMENT IN DEBT INSTRUMENTS:**

➢ 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.

- Debt instruments issued by Domestic Government Agencies and statutory bodies, which may or may not carry a Central / State Government guarantee.

- Corporate Bonds of public sector or private sector undertakings.

- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips, etc.

- Debt instruments (both public and private sector) issued by Banks / Development Financial Institutions.

- Money Market Instruments permitted by SEBI including alternative investments for the call money market as may be provided by RBI to meet the liquidity requirements. A brief description of Money Market Instruments is provided below:

- Certificate of Deposit (CDs):
- Tri –party Repo in Government Securities:
- Commercial Paper (CPs):
- Reverse Repo:
- Treasury Bill (T-Bill):

- Non-convertible debentures and bonds

- Floating rate debt instruments

- Investments in units of Mutual Fund Schemes

- Investment in Short Term Deposits

  The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

Detailed definitions and applicable regulations/ guidelines for each instrument are included in Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme is a close-ended debt scheme and the objective is to provide income to the investors through investments in a portfolio comprising of debt instruments and money market instruments maturing on or before the maturity of the scheme.

Investments under the Scheme would be made only in securities which mature on or before the date of the maturity of the Scheme. The scheme has the flexibility to invest in the entire range of debt and money market instruments in line with the asset allocation pattern of the Scheme and would seek to optimize investments risks.

Normally, the Scheme will invest in securities with a view to hold them till the maturity of the Scheme. To that effect, the Scheme will follow a buy and hold strategy to investment. 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 and 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.

Investment Process

Decision making process

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.

Further, 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

Being a close ended Fund, in accordance with Clause 13.6.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the following provisions may be noted:

Credit evaluation policy for investments in debt securities: While the investment team shall look at each investment option in detail, the following broad framework shall help the team in managing the funds. The key aspects of the credit evaluation framework are:

1. **Creation and Maintenance of an Investment Universe:**
   Investment will be made in securities of the companies forming part of the 'Investment Universe' (Credit Universe).

2. **In-house credit appraisal:**
   The credit analyst shall prepare an initiation note to introduce a Company/Issuer into the 'Investment Universe' after a detailed analysis. The Company/Issuer shall be discussed between Credit Analyst, Fund Manager, Head of Fixed Income and Chief Investment Officer and if found appropriate, admitted to the 'Investment Universe'.

3. **Tier system of monitoring:**
   For better credit monitoring, the Companies/Issuers forming a part of the Investment Universe will be segregated into tiers based on the risk perception.

4. **Exposure Norms:**
   Internal Exposure norms will be defined and approved by the Investment Committee.

Individual Credit Analysis: The analyst shall examine the following aspects of the Company/Issuer:

1. Management Quality
2. Financial Analysis
3. Business Analysis
4. Industry Analysis
5. Regulatory Environment
6. Auditors report and qualification

Sector Exclusions: The AMC may define a list of sectors in which investments may not be made, depending on the prevalent market conditions. The Scheme shall not invest in the Real Estate Sector, Retail Sector, Gem & Jewellery Sector.

Intended asset allocation for the Scheme: The following matrix shall guide the investment exposure for this Scheme:

Credit Rating / Instruments	AAA	AA	A	A1	A2	A3	**Not applicable**
CDs	-	-	-	-	-	-	-
CPs	-	-	-	-	-	-	-
NCDs	-	-	-	-	-	-	-
Securitised Debt	-	-	-	-	-	-	-
Government Securities/Treasury Bills	-	-	-	-	-	-	95-100
Triparty Repos/ Reverse Repos	-	-	-	-	-	-	0-5
Mutual Fund Schemes	-	-	-	-	-	-	-

Note:

a. The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating shall be decided and disclosed in the final Scheme Information Document at the time of launch of the respective Schemes.

b. Positive variation in investment towards higher credit rating in the same instrument may be allowed.

c. In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs , the Scheme may invest in Tri party Repos / CDs having highest credit rating (A1+) / Government Securities / Treasury Bills/ Reverse Repos.

d. At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalent.

e. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.

f. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation.

g. The ratings indicated in the above table include "-" and "+". For e.g. the A rating shall also include A- and A+. The respective rating categories also include ratings with the suffix 'so'; issued by credit rating agencies for structured obligations.

h. Subsequent to the initial portfolio construction, during the tenure of the Scheme, the above allocation may vary due to instances like (i) Inflows on account of coupons or any corporate actions; (ii) the instrument is called or bought back by the issuer; (iii) in anticipation of any adverse credit event. In such cases, the fund as an alternate would invest in CDs of highest credit ratings (A1+ or equivalent) / T-bills / cash management bill / Tri Party Repos) over the residual maturity of the scheme or till such time as suitable instruments of desired credit quality is/ are not available. The Fund may have positive variation in investments towards higher credit rating.

There will not be any variation between the intended portfolio allocation and the final portfolio allocation except the exceptions mentioned above (points b,c,d,f,g, h).

Credit Research and Monitoring of Money Market and Debt Instruments:

The investment team will look at each issue in detail; 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

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. 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.

A detailed process has been designed to identify, measure, monitor and manage portfolio risk.

PORTFOLIO TURNOVER:

The Scheme is a close ended scheme and intends to buy securities that mature within the maturity date of the respective Series under the Scheme. Portfolio turnover may arise out of reinvestment of maturity / coupon proceeds as well as through selling and buying securities as part of active management of the scheme. It is anticipated that the turnover would be lower than an open ended scheme. However, the scheme does not have a target for portfolio turnover.

The Fund Manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure accuracy, the likely turnover in the portfolio of the Scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with CRISIL Medium Duration Debt A-III Index[$] . The said Benchmark is as per AMFI Tier I Benchmark.

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

Justification for use of Benchmark

The Scheme intends to invest in a portfolio of instruments which is best captured by CRISIL Medium Duration Debt A-III Index.

The composition of the aforesaid benchmark is such that it is nearest suited for comparing performance of the respective Series under the Scheme. Hence, the performance of the respective Series under the Scheme will be benchmarked with CRISIL Medium Duration Debt A-III Index.

The Trustee reserves the right to change the Benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the Benchmark, subject to the Regulations and other prevalent guidelines.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Qualification	Experience	Other Schemes managed by the Fund Manager
Mr. Devesh Thacker Co- Fund Manager - Fixed Income (Managing the scheme since inception)	49 Years	B.Com (Bachelor of Commerce) & M.B.A (Masters of Business Administration)	Industry Experience: Over 25 years of experience in Fund Management & Banking Industry. November 2010 till date with Union Asset Management Company Pvt. Ltd as the Fund Manager - Fixed Income. June 2008 to November 2010 with Sahara Asset Management Co. Pvt. Ltd. as Fund Manager – Fixed Income. December 2004 to May 2008 with ICICI Bank Limited, Retail Operations and Branch Banking. October 2002 to December 2004 with Dolat Capital Markets Limited as a Dealer in Fixed Income. January 2002 to September 2002 with Orbis Securities (India Bulls) Limited, as a Dealer in Fixed Income. October 1999 to January 2002 with ASK Financial Services Limited (NSE Broking Firm) as an Equity and Derivative Dealer.	Co-Fund Manager of Union Liquid Fund, Union Arbitrage Fund, Union Dynamic Bond Fund, Union Overnight Fund and Union Money Market Fund and Union Low Duration Fund
Mr. Anindya Sarkar Co -Fund Manager (Managing the Scheme since inception)	51Years	BE Civil, MBA (Finance), MBA (Risk & Insurance), FRM	Industry experience: Over 22 years of experience in Financial Services and Fixed Income . Appointed as Co-Fund Manager at Union Asset Management Company Private Limited with effect from November 01, 2018.	Co-Fund Manager of Union Multi Asset Allocation Fund, Union Corporate Bond Fund, Union Gilt Fund , Union Short Duration Fund, Union Income Plus Arbitrage Active FOF

Name of the Fund Manager	Age	Qualification	Experience	Other Schemes managed by the Fund Manager
			September 01, 2010 to October 31, 2018 with Union Asset Management Private Limited (last position held: Vice President – Risk Management). 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.	and Union Low Duration Fund

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

Not applicable since this is a Close ended Debt Scheme.

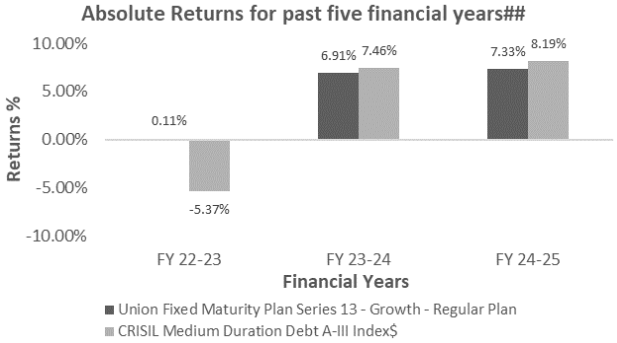
G. HOW HAS THE SCHEME PERFORMED?

The performance of the Scheme is provided below:

a) Union Fixed Maturity Plan (FMP) – Series 13 (1114 days) – Regular Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	6.81%	7.91%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception##	7.08%	7.90%

##Since inception returns are based on Rs. 10 (initial allotment NAV) invested at inception.
(Allotment / Inception Date - March 29, 2023).

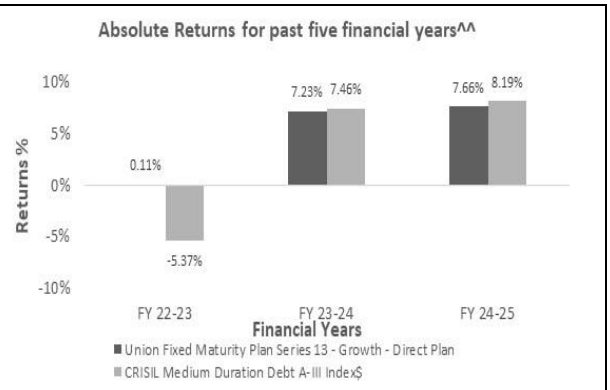


The Scheme was launched during the financial year 2022-2023. #Returns are computed from the date of allotment i.e. March 29, 2023 to March 31, 2023 of the respective financial year As the Scheme has completed three financial years on March 31, 2025 from the date of allotment, absolute returns for three financial years have been provided.

b) Union Fixed Maturity Plan (FMP) – Series 13 (1114 days) – Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	7.13%	7.91%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception##	7.40%	7.90%

##Since inception returns are based on Rs. 10 (initial allotment NAV) invested at inception.
(Allotment / Inception Date - March 29, 2023).



^^The Scheme was launched during the financial year 2022-2023. #Returns are computed from the date of allotment i.e. March 29, 2023 to March 31, 2023 of the respective financial year As the Scheme has completed three financial years on March 31, 2025 from the date of allotment, absolute returns for three financial years have been provided.

PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.
Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAVs.

*****The data is as on **September 30,2025.** In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025– Please refer the below weblink for detailed description: https://unionmf.com/about-us/downloads/monthly-portfolio

ii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.

Please refer the below weblink for viewing the Fortnightly Portfolios: https://unionmf.com/about-us/downloads/fortnightly-portfolio
Please refer the below weblink for viewing the latest Monthly Portfolios: https://unionmf.com/about-us/downloads/monthly-portfolio

Please refer the below weblink for viewing the Half Yearly Portfolios:
https://unionmf.com/about-us/downloads/financials

i. The Portfolio Turnover Rate has not been given as the Scheme is a Debt Scheme.
ii. Aggregate investment in the Scheme as on **September 30, 2025** by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Funds Managers	NA	NA	NA

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

iii. **Investments of AMC in the Scheme –**

Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and Clause 6.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC will invest minimum amount as a percentage of AUM based on the risk associated with the Scheme and such investment will not be redeemed unless the Scheme is wound up. The AMC will conduct quarterly review to ensure compliance with above requirement which may change either due to change in value of the AUM or in the risk value assigned to the scheme. The shortfall in value of the investment, if any, will be made good within 7 days of such review.

In addition to investments as mandated under Regulation 25(16A) of the Regulations as mentioned above, the AMC may invest in the scheme during the continuous offer period subject to the SEBI (Mutual Funds) Regulations, 1996. 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.

For details, please refer the below weblink:

https://unionmf.com/docs/default-source/downloads/statutory-disclosures/amcs-sponsors-investments-in-schemes/september-2025.pdf?sfvrsn=194ab295_3

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 and amendments thereto, 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:

NAV (Rs.) = (Market or Fair Value of Scheme's investments + Current Assets including accrued income - Current Liabilities and Provisions including accrued expenses) / 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
NAV per unit (Rs.) = (11,00,00,000 + 10,00,000 - 5,00,000) / 1,00,00,000 = 11.05.

The NAV of the Scheme shall be calculated up to four decimal places. 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.

On the Maturity Date of the Scheme, the Units will be redeemed at the Applicable NAV. No Exit Load will be levied on the redemption proceeds upon maturity under the Scheme. However, the Scheme will be listed on NSE and / or any other stock exchange. Unit holders who wish to exit the scheme before maturity, may do so through the stock exchange route at the listed price (subject to the transaction costs as may be charged by the Stock Exchanges), which will be available on the NSE Stock Exchange.

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 the provisions of SEBI Circular no. SEBI/ IMD/CIR No. 1/64057/06 dated April 04, 2006 and SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, the NFO expenses shall be borne by the AMC/Trustee/Sponsor.

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	**% p.a. of daily Net Assets* (Estimated p.a.)**
Investment Management & Advisory Fee*	**Upto 1.00%****
Audit Fees / Fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statement / IDCW/ redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory Advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education and awareness	
Brokerage & Transaction Cost over and above 12 bps and 5 bps for cash and derivatives market trades respectively	
Goods and Services Tax* on expenses other than investment and advisory fees	
Goods and Services Tax* on brokerage and transaction cost	
Other Expenses^ (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a), as applicable	**Upto 1.00%****

^ Subject to the Regulations.

Listing expenses are part of other expenses

***Goods & Services Tax:**

a. The Goods & Services tax on investment and advisory fees charged to the scheme will be **in addition** to the maximum limit of TER.
b. Goods & Services tax on other than investment and advisory fees, if any, will be borne by the scheme **within the maximum limit** of TER.
c. Goods & Services tax on exit load, if any, will be paid out of the exit load proceeds.
d. Goods & Services tax on brokerage and transaction cost paid for execution of trades, if any, will be **within the maximum limit** of TER.

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.

Further, as per Regulation 52 (4)(b) (xii-d) listing fees may be a 84 permissible expense to be charged to the Scheme within the limits as may be specified in the Regulations.

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

c. **Brokerage and transactions costs:**

As per Clause 10.1.14 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. 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 or distribution expenses 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.)	1,000	1,000
Returns before Expenses (%)	10%	10%
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.)	800	850
Returns after Expenses at the end of the Year (%)	8%	8.5%

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. 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.

g. 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. This amount net of Goods & Service Tax will be credited back to 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

* No Exit Load is applicable during the term of the Scheme since no redemption is permitted before maturity of the Scheme, being a closed ended scheme. The Scheme will be compulsorily and without any further act by the Unit holder(s) redeemed on the Maturity Date. On the Maturity Date of the Scheme, the Units will be redeemed at the Applicable NAV. No Exit Load will be levied on the redemption proceeds upon maturity under the Scheme. However, the Scheme will be listed on NSE and / or any other stock exchange. Unit holders who wish to exit the scheme before maturity, may do so through the stock exchange route at the listed price (subject to the transaction costs as may be charged by the Stock Exchanges), which will be available on the NSE Stock Exchange. Accordingly, provisions with respect to any imposition or enhancement in the Load in future on a prospective basis are not applicable.

E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme(s) and individual Plan(s) under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfilment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 Business Days of the date of closure of the New Fund Offer.

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

1. Risks Associated with Investing in Fixed Income Securities/Bonds:

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.

Spread Risk: Yield Spreads between fixed income securities might change. Eg: 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 small issue, bonds that have recently had their credit rating downgraded or bonds sold by an infrequent issuer. 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.

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.

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, municipal and agency bonds 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. (Also refer to Re-investment risk.)

Counterparty Risk: This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the scheme in case of counterparty default.

Settlement Risk: This is the risk of non-delivery/delay of instruments or payment on settlement day. This non-settlement or delay may lead to opportunity losses. The inability of the Scheme to make purchases in intended securities due to settlement problems could cause the Scheme to miss certain investment opportunities. Fixed income securities relatively run higher settlement risk, which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

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, to minimize the negative impact. If rates move in a direction contrary to their expectations, they lose.

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

Selection Risk: The risk that a security chosen will underperform the market for reasons that cannot be anticipated.

Timing risk: The risk that an investor takes when trying to buy or sell securities based on future price predictions. Timing risk explains the potential for missing out on beneficial movements in price due to an error in timing. This could cause harm to the value of an investor's portfolio because of purchasing too high or selling too low.

Concentration risk: This is the risk arising from over exposure to few securities/issuers/sectors.

Legislative risk: The risk that a change in the tax code or law could affect the value of taxable or tax-exempt income.

2. 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.

3. Risk Factors Associated with Securities Lending:

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

4. Risks Associated with Listing of Units on Stock Exchange(s):

As mentioned above, the unit holders, who wish to exit from the Scheme before maturity, may do so through the Stock Exchange route. The risks associated with the use of the Stock Exchange platform is stated below:

- Trading in the Units of the Scheme on the Stock Exchange may be halted because of the market conditions or for reasons in view of the Exchange Authorities or SEBI rendering trading in the Units of the Scheme inadvisable. In addition, trading of the Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to the Stock Exchange's/market regulator's 'circuit filter' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of the Scheme will remain unchanged.

- Unit holders may find it difficult or uneconomical to liquidate their investments at any particular time.

- Although the Units of the Scheme will be listed on the Stock Exchange, there can be no assurance that an active secondary market will developed or be maintained.

- The Units of the Scheme may trade at a significant discount or premium to the NAV on the Stock Exchange. The price at which the Units of the Scheme are traded on the exchange will fluctuate in accordance with market supply and demand for the Units of the Scheme as well as be affected by changes in NAV.

- Any changes in trading regulations by the Stock Exchange or SEBI among other things may also result in a wider premium/ discount to the NAV of the Scheme.

- The Trustee reserves the right to list the Units of the Scheme on any other recognized Stock Exchange in India, as may be deemed fit, in which case the investors may face risks related to an undeveloped market, delay in settlements etc.

- For Units held in Demat form, the records of the depository are final with respect to the number of units available to the credit of the unit holder. Settlement of trades, repurchase of units by the Mutual Fund on the maturity date will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

5. 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.

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. 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.

A detailed process has been designed to identify, measure, monitor and manage portfolio risk.

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

Risk	Risk mitigation strategy
Interest Rate Risk As with all debt securities, changes in interest rates may affect: a) the NAV of the Scheme as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. b) reinvestments.	The Scheme will invest in securities maturing on or before the maturity of the Scheme with a view to hold them till maturity of the securities. Reinvestment risks will be limited to the extent of coupons and maturity proceeds received on debt instruments. In the interim the NAV may fluctuate due to changes in interest rates. The volatility will however, be reduced over the maturity of the Scheme since instruments would be held normally upto their maturities.
Market Risk Risk arising due to adverse market movements	Endeavour to have a well-diversified portfolio of high quality securities.
Volatility Risk Risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc.	The scheme will manage volatility risk through diversification.
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.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors	Ensure diversification by investing across the spectrum of securities/issuers/sectors.

Risk	Risk mitigation strategy
Liquidity Risk Risk associated with saleability of portfolio securities	Control portfolio liquidity at portfolio construction stage.
Performance Risk Risk arising due to changes in factors affecting debt markets	Endeavour to have a well diversified portfolio of high quality securities with adequate liquidity.

II. Information about the scheme:

A. Where will the scheme invest –

The corpus of the Scheme will be invested in Debt and Money market instruments, Schemes of mutual funds and short term deposits which will include but are not limited to the following:

- **Investment in Debt Instruments:**

A brief description on the different types of debt instruments is stated below:

- 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.

- Debt instruments issued by Domestic Government Agencies and statutory bodies, which may or may not carry a Central / State Government guarantee.

- Corporate Bonds of public sector or private sector undertakings.

- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips, etc.

- Debt instruments (both public and private sector) issued by Banks / Development Financial Institutions.

- Money Market Instruments permitted by SEBI including alternative investments for the call money market as may be provided by RBI to meet the liquidity requirements. A brief description of Money Market Instruments is provided below:

- **Certificate of Deposit (CDs):**

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.

- **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.

- **Commercial Paper (CPs):**

  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.

- **Reverse Repo:**

  Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, Central Government Securities, State Government securities, T-Bills and permitted corporate debt securities are eligible for Reverse Repo. The Scheme intends to participate in Reverse Repo in Central Government Securities, State Government securities, T-Bills. However, the Scheme does not intend to participate in Reverse Repo transactions in corporate debt securities.

- **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.

- **Non-convertible debentures and bonds:**

  Non-convertible debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State Governments and statutory bodies which may or may not carry a Central/State Government guarantee, public and private sector banks, all India Financial Institutions and Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements. The Scheme may also invest in the non convertible part of convertible debt securities.

- **Floating rate debt instruments:**

  Floating rate debt instruments are instruments issued by Central / State Governments, corporates, PSUs, etc. with interest rates that are reset periodically.

- **INVESTMENTS IN UNITS OF MUTUAL FUND SCHEMES**

  The Scheme may invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds, without charging any fees, in conformity with the investment objective and asset allocation pattern of the Scheme and in terms of the prevailing SEBI (MF) Regulations which requires that the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

- **INVESTMENT IN SHORT TERM DEPOSITS:**

  Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI. The AMC shall not charge investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

  The aforementioned securities may be acquired through Initial Public Offering (IPOs), secondary market, private placement, rights offers and negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned higher investment grade rating by the Credit Rating Agencies.

  The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as Tri party Repo, Reverse Repo, short term deposit and mutual fund units to which rating is not applicable.

  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 and of any maturity subject to investment limits specified elsewhere in this document.

  For applicable regulatory investment limits please refer to the paragraphs under the Section on "*What are the Investment Restrictions*" further in this document.

  The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

B. What are the investment restrictions?

Investment restrictions as contained in the SEBI (MF) Regulations specifically in the Seventh Schedule of the Regulations including any amendments thereto and SEBI circulars issued from time to time are provided below.

1. 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.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

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.
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.

2. 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.

3. 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. This limit applies only to the extent of investments in applicable securities as mentioned under the sub-section ‘Where will the scheme invest?’.

   For the purpose of provisions of this point, 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.

4. 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 (Explanation: "Spot basis" shall have the same meaning as specified by a 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.

5. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund (restricted to debt and liquid schemes only) without charging any fees, provided that the aggregate inter-scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

6. Pending deployment of funds of the Scheme in terms of the investment objective of the Scheme, the Mutual Fund may invest them in short term deposits of scheduled commercial banks, subject to the following guidelines under clause 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

   a. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.

   b. The Scheme shall not park more than 15% of its net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the prior approval of the Trustee.

   c. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

d. The Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.

e. The Scheme shall not park funds in short term deposits of a bank which has invested in the Scheme.

f. The AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market, as applicable.

7. The Scheme shall not make any investment in:

a. any unlisted security of an associate or group company of the Sponsors; or

b. any security issued by way of private placement by an associate or group company of the Sponsors; or

c. the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets of the Scheme.

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

Provided that the Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. However, the Scheme does not intend to engage in short selling.

9. The Mutual Fund shall get the securities purchased/transferred in the name of the Mutual Fund on account of the Scheme, wherever the instruments are intended to be of a long term nature.

10. The Scheme shall not make any investment in any fund of funds scheme.

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

12. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of redemption of Units or payment of interest and/or IDCW to the Unitholders,provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such borrowing shall not exceed a period of 6 months.

13. The Scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme in accordance to Clause 12.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

14. In accordance with Clause 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the cumulative gross exposure through debt, money market instruments or such other securities as may be permitted by SEBI from time to time, subject to regulatory approval, if any, will not exceed 100% of the net assets of the scheme.

15. The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, triparty repo on Government securities or treasury bills, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. For the purposes of the sector exposure limit, AMFI sector classification of issuers would be considered.

    Provided that the Scheme may have an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

    Provided further that the additional exposure to securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

16. The total exposure of the Scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

    For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

    The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees. For this purpose, a group means a group as defined in paragraph B(3)(b) of SEBI Circular No.SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016.

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

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

It may be noted that only the applicable investment restrictions have been included in the aforesaid section depending upon the investment pattern and asset allocation pattern of the Scheme. For Eg: If, the Scheme does not intend to engage in short selling or invest in securitised debt or derivatives or invest in foreign securities or participate in credit default swap transactions or participate in repo/ reverse repo transactions in corporate debt securities etc., depending on the asset allocation pattern, the investment restrictions relating to short selling or securitised debt or derivatives or foreign securities or credit default swap transactions or repo/ reverse repo transactions in corporate debt securities etc. are not 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 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

A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.

(ii) Investment Objective

- **Main Objective:** The investment objective of the Scheme is to provide income to the investors through investments in a portfolio comprising of Debt and Money Market Instruments maturing on or before the maturity of the Scheme. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

- **Investment Pattern:** The indicative portfolio break-up with minimum and maximum asset allocation is detailed in the section ‘How will the scheme allocate its assets?’ in this document. The fund manager reserves the right to alter the asset allocation for a short term period on defensive considerations.

(iii) Terms of Issue

- **Liquidity provisions such as listing, repurchase, redemption**

  Listing - The Units of the Scheme are listed on a recognized Stock Exchange(s) in India, as may be approved by the Trustee. For details, please refer provision on ‘Listing’ in this document.

  Units of the Scheme will be redeemed only on the maturity date (or immediately succeeding Business Day if the maturity date falls on a non business day). For details, please refer provision on ‘Redemption’ in this document.

- **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 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.

D. OTHER SCHEME SPECIFIC DISCLOSURES

Listing and transfer of units	**<u>Listing:</u>** The Units of the Scheme are listed on NSE. NSE has provided its final approval to the Mutual Fund for listing of the Units of the Scheme on NSE. The Mutual Fund may at its sole discretion list the Units on any other recognized Stock Exchange(s) at a later date. The AMC/Trustee shall issue an addendum for listing of Units on any other recognised Stock Exchange in India, and a public notice to this effect will be given in two newspapers and also displayed at the Customer Service Centres. All regulatory procedures will be followed in this regard. An investor can buy/sell Units on a continuous basis on NSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other

	publicly traded stock, until the date of suspension of trading as mentioned in the notice issued by the AMC in this regard and for fixing the Record Date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository's (NSDL/CDSL) records for the purpose of redemption of Units on maturity/final redemption date. The trading of Units on NSE and/or any other Stock Exchange(s) on which the Units are listed will automatically get suspended from the date as may be specified in such notice and also no off-market trades shall be permitted by the Depositories. The price of the Units in the market will depend on demand and supply and market factors and forces at that point of time. There is no minimum investment, although Units are purchased in round lots of 1. As the Stock Exchange(s) do not allow trading of fractional units, Units may be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount, if any, may be refunded to the investor. **Transaction Cost:** Though there will be no entry/exit load for buying/selling the Units from/to the secondary market, the investors will have to bear the other costs related to transacting in the secondary market, e.g. brokerage, service tax, etc. **Unitholders who wish to trade in units through the Stock Exchanges would be required to have a demat account.** The Scheme will be de-listed after the completion of its tenure. The AMC/Trustee will initiate the delisting procedure prior to the date of maturity. The Unit holders will not be able to trade on the NSE once the Scheme is delisted. **Transfer of Units:** The units held in physical form (i.e. by way of an account statement) are transferable post completion of requisite procedures and formalities applicable in this regard. 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 if any, the investors shall contact their respective DP. Pursuant to AMFI Best Practice Guideline Circular No. 135/BP/119/2025-26 dated May 08, 2025 read with 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 all the investors under Resident/non- resident individual category including the 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. 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).
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 (Demat) form. Each Option under each Plan held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depositories Services Limited (CDSL). The ISIN 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. **Subscription of units under Dematerialised Mode & allotment thereof:** The Applicants intending to hold the Units in dematerialised mode will be required to have a beneficiary account with a DP of the NSDL/CDSL and will be required to mention the DP's Name, DP ID No. and Beneficiary

	Account No. with the DP in the application form at the time of subscription of the Units of the Scheme/Plan/Option. The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription. The application for subscription would be liable to be rejected by the AMC/ Registrar under the following conditions: a. In case the applicants do not provide their Demat Account details in the application form; or b. 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 c. 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. **NOTE:** ***It may be noted that the Switch facility viz. Switch in and out is 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. Further, the Units of the Scheme will be traded on the Stock Exchange compulsorily in dematerialized form.***

	Option to hold units in dematerialised form pursuant to Clause 14.4.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024: During ongoing offer no request for subscription in dematerialised mode would be accepted by the AMC/Fund. However, if any investor intends to convert the Units of the Scheme from Physical mode (subscribed during NFO) to Dematerialised mode 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 plan/ option 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: a. Mandatory Submission of the PAN details along with the necessary proofs in accordance with the provisions of the SAI; b. Provisions of "Non-Acceptance of Third Party Payment Instruments for subscription/investments of units" under the section "How to Apply?" in the SAI." c. Submission of such other mandatory authority documents as may be specified in the application forms for individual/non-individual 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.)	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
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 will 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 surcharge/cess/any other 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:** The New Fund offer period of the Scheme was from March 21, 2023 to March 28, 2023. As the NFO of the Scheme is closed, no fresh subscription/purchase requests shall be accepted by the AMC/Mutual Fund during the term of the Scheme. As the Scheme is a close ended scheme, it will not provide redemption facility until the Maturity Date/ Final Redemption Date i.e. 1114 days from the Date of Allotment including the Date of Allotment. The Units of the Scheme are listed on the NSE. Investor can purchase/ sell Units on a continuous basis on the NSE on which the Units are listed.

	No unit certificates will be issued. **<u>Account Statement:</u>** **For normal transactions during ongoing sales and repurchase:** • The Units of the Scheme will not be available for subscriptions/switch in after the closure of NFO period. • The Account Statement reflecting Redemption / Switch out of Units shall be dispatched to the Unit Holder within 10 Business Days from the Maturity Date of the Scheme. • For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. • The unit holder may request for a physical account statement by writing/calling the AMC/CSC/R&T. • In case of specific request received from investors, the Fund will provide the account statement to the investors within 5 working days from the receipt of such request. **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.
Refund	Not Applicable
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 Sponsor 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 / Foreign Portfolio Investor (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 Trustees 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. 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. 7. 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:

	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. For further details, please refer the 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 or sub account of 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	The New Fund offer period of the Scheme was from March 21, 2023 to March 28, 2023. As the Scheme is a close ended scheme, no subscription is allowed after the close of the New fund Offer Period. However, the Units of the Scheme are listed on the NSE. Investor can purchase/ sell Units on a continuous basis on the NSE on which the Units are listed.

The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Units once redeemed will be extinguished and will not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Units of the Scheme are not transferable except for Units held in dematerialized form through NSE and / or any other stock exchange on which the said Units are listed until maturity. 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 of Units and not transfer. Also, the said provisions will not be applicable in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, which in its opinion is sufficient, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. As the Units of the Scheme will also be issued in dematerialized form, the Units will be transferable through NSE and / or any other stock exchange on which the said Units are listed in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. The units held in physical form (i.e. by way of an account statement) are transferable post completion of requisite procedures and formalities applicable in this regard. The delivery instructions for transfer of Units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be affected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. **Suspension of Sale / Redemption of the Units:** The Sale of the Units may be temporarily suspended, on the stock exchange(s) on which the Units of the Scheme are listed, under the following conditions: • During the period of Book Closure. • For the purpose of redemption of Units on Maturity / Final Redemption date, from such date as may be intimated by the AMC by issue of notice.

	• In the event of any unforeseen situation that affects the normal functioning of the stock exchange(s). • If so directed by SEBI. The above list is not exhaustive and may also include other factors. Please refer to paragraphs on 'Transfer and Transmission of units', 'Right to limit redemption', 'Suspension of purchase and / or redemption of Units and IDCW distribution' and 'Pledge of Units' in the SAI for further details.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	**For purchases and switch-ins:** The Units of the Scheme will not be available for subscriptions/switch-in after the closure of the NFO period. **For redemptions and switch-outs:** Redemptions/switch-outs through the Fund/AMC is not permitted during the term of the Scheme. Redemptions /Switch-outs to other schemes will be permitted only on maturity of the Scheme. Therefore, the provisions of cut-off timing for redemption/switch-out will not be applicable. Investors wishing to Switch/ re-invest the maturity proceeds under the Scheme into any other scheme of the Fund need to submit an application for Switch upto 3.00 p.m. on the maturity date and would be subject to the applicable cut-off time of the "Switch-in Scheme". Investors also have an option of '**Auto Switch of Redemption Proceeds of Union Fixed Maturity Plan-Series 13 on Maturity'** and **'Advance Switch of Redemption Proceeds of Union Fixed Maturity Plan-Series 13 on Maturity'**, the details of which are provided under point viz. 'Special Products/Facilities available during NFO and on ongoing basis' under Part I under Section I. However, an investor can buy/sell the units on a continuous basis on the Exchange during the trading hours, like any other publicly traded stock.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC)	Not applicable, as purchase/redemption/switch-out is not permitted during the term of the Scheme. However, Unitholders / Investors who wish to exit from the Scheme before maturity may do so through the stock exchange route.

	In case of switch-outs to another Scheme on Maturity, the terms and conditions of that Target Scheme including minimum application amount shall be applicable and the proceeds will be invested in the opted scheme at applicable NAV of that Scheme. **Minimum Amount of investment through the Stock Exchange:** Investors can also purchase / sell Units on NSE/other stock exchange where the Units are listed like any other publicly traded stock. There is no minimum investment limit for trading of Units on NSE/stock exchange, although Units are normally traded in a lot of 1 Unit. The price of the Units on the NSE/stock exchange will depend on demand and supply at that point of time and underlying NAV.
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 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. 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 IDCW proceeds shall be electronically credited to their account. In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Fund, the IDCW will be paid by warrant/cheques/demand drafts and 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 IDCW 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. **Unclaimed Dividend amount:** Investors are requested to refer to the SAI for provisions on unclaimed IDCW.
Redemption	As the Scheme is close ended scheme, investors will not be able to redeem their Units during the tenure of the Scheme. However, investors wishing to exit before the maturity date may do so through the Stock Exchange mode. Further, based on the Beneficiary Position provided by the Depositories (NSDL/CDSL) giving the details of the demat account holders and the number of Units held by them in electronic form as on the Maturity Date, the redemption proceeds shall be forwarded by a cheque or directly credited to the bank account linked to the demat account of the investor. Further, all Units of the Scheme will be compulsorily and fully redeemed on the maturity date of the Scheme, at the Applicable NAV as on that date (subject to release of lien, if any), except requests for Switch-Out from this Scheme to any other Scheme of the Fund received by the AMC/Fund on the Maturity Date/Final Redemption Date (such Switch-out requests will be accepted upto 3.00 p.m. on the Maturity Date/Final Redemption Date). Investors also have an option of '**Auto Switch of Redemption Proceeds of Union Fixed Maturity Plan - Series 13 on Maturity'** and **'Advance Switch of Redemption Proceeds of Union Fixed Maturity Plan - Series 13 on Maturity'**, the details of which are provided under point viz. 'Special Products/Facilities available during NFO and on ongoing basis' under Part I under Section I. If the maturity date falls on a bank holiday, the immediate

	following banking day would be considered the maturity date. Decision of the AMC in this regard shall be final and binding. Under normal circumstances the AMC shall dispatch the Redemption proceeds within three working days from the Maturity Date. However, under exceptional circumstances where the scheme would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). Whenever a demat account has been freezed by NSDL/CDSL/SEBI or due to any regulatory authorities, such cases will not be processed for maturity payment, till such time the account freeze is removed and a communication to this effect is received by the AMC or the Registrar. **Please note 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" and 'Bank Account details mandatory for all investors' given in the SAI. **Bank Mandate under Dematerialised mode:** 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 payout at the time of redemption. In view of the above, Multiple Bank Mandate registration facilities with the AMC will not be applicable to Demat account holders. **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. v. In case of investments by NRIs during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those

	Unit Holders who have acquired the Units on the Stock Exchange, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of Units to the Fund before the maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds assuming face value as the cost of acquisition. **Unclaimed redemption amount:** Investors may refer to the SAI for details with regard to unclaimed redemption amounts. Investors are also requested to refer to the SAI for details on "Pledge/lien of units."
Bank Mandate	**Bank Details:** 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.** **Bank Mandate under Dematerialised mode:** 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-out at the time of redemption. 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 redemption /repurchase proceeds shall be dispatched to the unitholders within three working days from the date of maturity and the IDCW warrants shall be dispatched to the unit holders within seven working days of the record date. However, under exceptional circumstances where the scheme would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above,

	the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). In case of delay, the Asset Management Company 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	**Unclaimed redemptions amounts:** Investors may refer to the SAI for details with regard to unclaimed redemption amounts. Investors are also requested to refer to the SAI for details on "Pledge/lien of units." **Unclaimed IDCW amount:** Investors are requested to refer to the SAI for provisions on unclaimed IDCW.
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: 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.
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, as amended from time to time. 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. 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. Further, pursuant to Clause 5.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024, for debt schemes, portfolio disclosure shall be done on fortnightly basis within 5 days of every fortnight as prescribed by the said Circular.

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

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 AMC and 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 (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).

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

The AMC will calculate and disclose the first NAVs within 5 business days from the date of allotment. Subsequently, the NAV will be calculated at the close of every business day and disclosed on its website (www.unionmf.com) and on the website of Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) by 11:00 pm on all Business days. 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.

C. Transaction charges and stamp duty:

- **Transaction Charges:**

  Not Applicable. Pursuant to SEBI circular reference no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025, 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.

D. Associate Transactions:

Please refer to Statement of Additional Information (SAI).

E. Taxation:

Tax implications on distributed income by Mutual Funds^^:

Particulars	**Resident Investors**	**Non-Resident Investors**	**Mutual Fund***
Dividend:			
Other than Equity Oriented Funds (including specified mutual funds):			
TDS rate	10% (if dividend income exceeds INR 10,000 in a financial year)	20% + applicable Surcharge + Cess	Nil
Tax rate	**Individual / HUF:** Applicable rates[1] **Domestic Company**[1]: 30% / 25%[2] / 22%[2] / 15%[2]	20%[1]	Nil
Capital Gains[1]:			
(I) Other than Equity Oriented Funds (other than specified mutual funds):			

Long Term Capital Gains (period of holding more than 12 months for listed units and 24 months for unlisted units)	12.5%[2] without indexation	12.5%[2] without indexation and without foreign currency fluctuation benefits	Nil
Short Term Capital Gains (period of holding less than or equal to 12 months for listed units and 24 months for unlisted units)	**Individual / HUF:** Applicable rates **Domestic Company**: 30% / 25%[2] / 22%[2] / 15%[2]	**Non-resident (other than Foreign Company):** Applicable rates **Foreign Company**: 35%	Nil
(II) **Specified Mutual Funds[$]:** Deemed Short Term irrespective of holding period. The capital gains will be taxed at applicable rates[1].			

Notes:

*The levy of tax on distributed income payable by Mutual Funds has been abolished w.e.f. April 1, 2020, and instead tax on income from mutual fund units in the hands of the unit holders at their applicable rates has been adopted.

[1]Tax rate to be increased by applicable surcharge and health and education cess at 4% on aggregate of base tax and surcharge.

[2]Subject to conditions as per the provisions of the Income-tax Act, 1961.

[$] Deemed Short Term Capital Gains - Capital gains from transfer of units of "Specified Mutual Fund Schemes" acquired on or after 1st April 2023 are treated as deemed short term capital gains taxable at applicable rates as provided above irrespective of the period of holding of such mutual fund units.

For this purpose, from FY 2025-26 specified mutual fund means:

a) Mutual fund which invests more than 65 per cent of its total proceeds in debt and money market instruments; or
b) a fund which invests 65 per cent or more of its total proceeds in units of a fund referred to in above sub-clause (a).

Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

Provided further that for the purposes of this clause, "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.

^^ The information set out is neither a complete disclosure of every material fact of the Income-tax Act, 1961 nor does it constitute tax or legal advice. Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. The

information/ data herein alone is not sufficient and shouldn't be used or should not be construed as any advice. In view of the individual nature of tax implications, investors should make his/her/their own investigation and/or are advised to consult their professional tax advisor. For further details on taxation, please refer to the Section on Taxation on investing in Mutual Funds in Statement of Additional Information (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 Branch Locator (unionmf.com)

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)

I. Rights of Unitholders: Please refer to SAI for details.

J. List of official points of acceptance: Details are uploaded and updated on the AMC's website Branch Locator (unionmf.com)

K. 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 August 25, 2021. The Trustees have ensured that the Scheme has received an in-principle approval for listing from the NSE vide their letter no. NSE/LIST/5451 dated June 16, 2022. Also, the final approval from NSE has been received for listing of the units of the above Scheme.

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/-
Mr. Madhukumar Nair
Chief Executive Officer

Date: November 27, 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 Guni 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, Yudhistthir 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, PS - Kharagpur Local, West Bengal - 721 305. • **Kolhapur -** 2 B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416001. • **Kolkata -** Kankaria Centre, 2/1, Russell Street, (2ndFloor), Kolkata - 700071. • **Kolkata-CC -** 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata - 700 001. • **Kollam -** Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. • **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 PO 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, 602, 6th Floor, Majestic, Opp. Law Garden BRTS Station, Panchvati Cross Road, Ahmedabad - 380006. • **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, Shop No. 8, 9 & 10, Nagdev Plaza Block A, Kutchery Chowk, 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.