



Aaj ka budding champ,
kal ka big champ.

Union Small Cap Fund

(Small Cap Fund- An Open Ended Equity Scheme predominantly investing in Small Cap Stocks)

Investment Objective

The investment objective of the scheme is to achieve long term capital appreciation by investing in a portfolio consisting of equity and equity related securities, predominantly of small cap companies. However, there is no assurance that the investment objective of the scheme will be achieved.

Stock Selection Criteria

The stock selection consists of two step process

- BMV* Filter
- Stock Segmentation

*BMV= Business, Management and Valuation

Investment Strategy

Characteristics of Small Cap Companies

- Small Cap Companies are defined as companies which have a market capitalisation of less than that of the top 250th listed company in terms of full market capitalisation
- Small Cap Companies Investment Drivers
 - High growth visibility
 - Smaller company gaining market share in a developed industry
 - Early entrant in a highly evolving industry
 - Niche product and service provider in a developed industry

Scheme Highlights



Investing predominantly in Small Cap Stocks



Refrains from taking cash calls in asset allocation



Sector allocation with meaningful over/under weight relative to benchmark



Remain invested in diversified portfolio



Stock selection on the basis of bottom up approach

Investment Philosophy

- Identifying and actively managing quality small cap stocks
- Managing risk by better diversification and restricted exposure at individual stock level
- To achieve superior risk adjusted returns over the long term for investors
- Well-researched quality stocks and robust risk management processes help protect downside during volatile market conditions

Stock Segmentation

Mix of Growth and Bargain Stocks



Growth Stocks

- Sales growth > Nominal GDP[#] growth
- Fast growing intrinsic value
- Current price closer or higher than intrinsic value
- Stock returns mostly coming from earnings growth
- Business= Strong, Management= Strong, Valuation= Fair



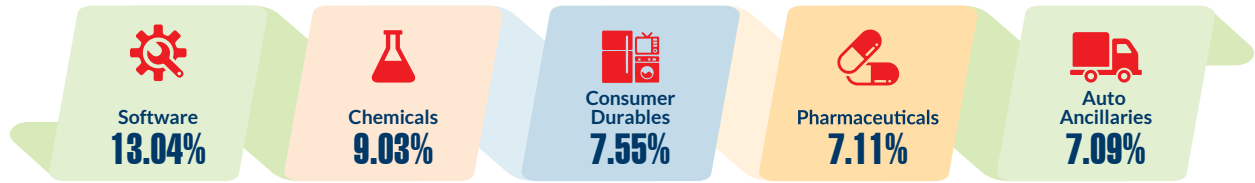
Bargain Stocks

- Sales growth < Nominal GDP[#] growth
- Slow growth intrinsic value
- Current price lower than intrinsic value
- Stock returns mostly coming from multiple re-rating
- Business= Fair, Management= Strong, Valuation= Undervalued

Gross Domestic Product

Top 5 Industry Classification

(% of Net Assets)



Top 5 Portfolio Holdings

(% of Net Assets)



As on 31st August 2021 | For complete portfolio details, visit www.unionmf.com

Asset Allocation^{\$}

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



^{\$}Please refer Offer Documents for further details. *Provided a minimum of 65% will be invested in Small Cap companies

Scheme Details

Co-Fund Managers



Mr. Vinay Paharia
(Managing the scheme since April 02, 2018)



Mr. Hardick Bora
(Managing the scheme from October 25, 2016)



Inception Date
10th June 2014



Load structure

Entry Load: Nil.

Exit Load: 1% if units are redeemed or switched out on or before completion of 15 days from the date of allotment. Nil thereafter.



Indicative Investment Horizon
Long Term



Average AUM for August 2021
₹545.60 crore



Benchmark Index

Nifty Smallcap 100 Index[^]TRI



Application Amount

- Minimum Application Amount: ₹1000/- and in multiples of ₹1 thereafter (w.e.f. August 16, 2021).
- Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter
- Minimum Redemption Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

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Or

Contact Distributor:



| This product is suitable for investors who are seeking*: | Risk-o-meter | Benchmark Riskometer |
|--|---|--|
| <ul style="list-style-type: none"> • Long Term Capital Appreciation • Investment predominantly in Equity and Equity related portfolio of small cap companies | <p>Riskometer Investors understand that their principal will be at very high risk</p> | <p>Riskometer Nifty Smallcap 100 Index (TRI)¹</p> |

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

Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of portfolios as on August 31, 2021.

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Disclaimer: The views, facts and figures in this document are as of 31st August 2021, unless stated otherwise, and could change without any notice.

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Copy of all Scheme Related Documents can be obtained from any of our AMC offices/ Customer Service Centres/ distributors as well as from our website www.unionmf.com.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully