

Union

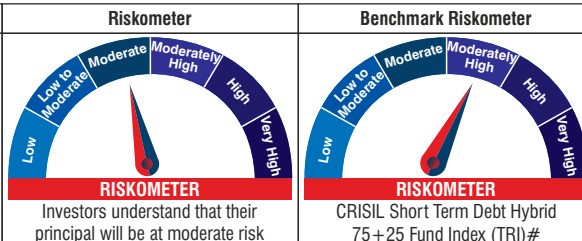
EQUITY SAVINGS FUND

(An Open Ended Scheme investing in Equity, Arbitrage and Debt)

Data as on August 31, 2021
(Unless otherwise stated)

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in a portfolio of equity and equity related securities



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

Fund Details

Investment Objective

To seek capital appreciation and/or to generate consistent returns by actively investing in a combination of diversified equity and equity related instruments, arbitrage and derivative strategies and exposure in debt and money market instruments. However, there is no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Vinay Paharia

Over 19 years of experience in Fund Management & Equities. Managing this scheme since inception.

Parijat Agrawal

Over 25 years of experience in Fund Management. Managing this scheme since inception.

Hardick Bora

Over 13 years of experience in the financial services sector. Managing this scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

9 August 2018

Assets Under Management

As on 31st August, 2021 : ₹ 177.19 crore

Average for August 2021 : ₹ 176.20 crore

Benchmark Index*

CRISIL Short Term Debt Hybrid 75+25 Fund Index (TRI)

*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.

Expense Ratio as on August 31, 2021

Direct Plan : 1.40%

Regular Plan : 2.01%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses if, any and GST.

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.

Portfolio

Industry/Company/ Issuer/Rating	% to Net Assets	% Derivatives (Futures) to Net Assets (hedged)	% to Net Assets (unhedged)
BANKS	12.58%	-6.69%	5.90%
✓ HDFC Bank Ltd.	2.36%	0.00%	2.36%
ICICI Bank Ltd.	2.30%	-1.01%	1.30%
The Federal Bank Ltd.	2.29%	-2.30%	-0.01%
✓ State Bank of India	2.13%	-1.15%	0.98%
Axis Bank Ltd.	1.34%	-0.84%	0.70%
Kotak Mahindra Bank Ltd.	1.09%	-0.52%	0.57%
Bank of Baroda	0.72%	-0.72%	0.00%
IndusInd Bank Ltd.	0.35%	-0.35%	0.00%
SOFTWARE	7.80%	-3.51%	4.29%
✓ Infosys Ltd.	2.52%	-0.81%	1.71%
✓ Tata Consultancy Services Ltd.	2.19%	-0.90%	1.29%
Tech Mahindra Ltd.	0.89%	-0.88%	0.00%
Larsen & Toubro Infotech Ltd.	0.29%	-0.92%	0.00%
Wipro Ltd.	0.59%	0.00%	0.59%
HCL Technologies Ltd.	0.35%	0.35%	0.00%
L&T Technology Services Ltd.	0.35%	0.00%	0.00%
CONSUMER NON DURABLES	6.22%	-4.46%	1.76%
Dabur India Ltd.	1.36%	-1.36%	0.00%
Hindustan Unilever Ltd.	0.97%	-0.97%	0.00%
Tata Consumer Products Ltd.	0.92%	-0.92%	0.00%
Asian Paints Ltd.	0.87%	-0.38%	0.49%
Godrej Consumer Products Ltd.	0.62%	-0.62%	0.00%
ITC Ltd.	0.50%	0.00%	0.50%
United Spirits Ltd.	0.47%	-0.20%	0.27%
Britannia Industries Ltd.	0.27%	0.00%	0.27%
Nestle India Ltd.	0.24%	0.00%	0.24%
FINANCE	4.61%	-1.41%	3.20%
✓ Housing Development Finance Corp Ltd.	2.64%	-0.81%	1.83%
Bajaj Finance Ltd.	0.72%	0.00%	0.72%
LIC Housing Finance Ltd.	0.36%	-0.36%	0.01%
Fairdeal Enterprises Ltd.	0.30%	0.00%	0.30%
Muthoot Finance Ltd.	0.30%	0.00%	0.30%
L&T Finance Holdings Ltd.	0.25%	-0.25%	0.00%
PETROLEUM PRODUCTS	4.53%	-2.06%	2.47%
✓ Reliance Industries Ltd.	3.18%	-1.15%	2.03%
Bharat Petroleum Corporation Ltd.	1.07%	-0.62%	0.44%
Hindustan Petroleum Corporation Ltd.	0.28%	-0.29%	0.00%
FERROUS METALS	4.38%	-4.03%	0.35%
Tata Steel Ltd.	2.30%	-1.95%	0.35%
JSW Steel Ltd.	0.94%	-0.94%	0.00%
Jindal Steel & Power Ltd.	0.74%	-0.75%	0.00%
Steel Authority of India Ltd.	0.39%	-0.39%	0.00%
CEMENT & CEMENT PRODUCTS	4.19%	-2.84%	1.26%
✓ Grasim Industries Ltd.	1.73%	-1.73%	0.00%
Ultratech Cement Ltd.	1.62%	-0.35%	1.27%
ACC Ltd.	0.75%	-0.75%	0.00%
PHARMACEUTICALS	3.69%	-2.40%	1.29%
Torrent Pharmaceuticals Ltd.	1.17%	-0.97%	0.20%
Sun Pharmaceutical Industries Ltd.	0.26%	-0.26%	0.00%
Divi's Laboratories Ltd.	0.51%	0.00%	0.51%
Gland Pharma Ltd.	0.37%	0.00%	0.37%
Glenmark Pharmaceuticals Ltd.	0.34%	0.00%	0.34%
Aurobindo Pharma Ltd.	0.32%	-0.32%	0.00%
Cipla Ltd.	0.21%	0.00%	0.21%
Granules India Ltd.	0.20%	-0.20%	0.00%
CONSUMER DURABLES	2.58%	-1.94%	0.64%
Titan Company Ltd.	1.21%	-0.57%	0.64%
Havells India Ltd.	0.93%	-0.93%	0.00%
Bata India Ltd.	0.44%	-0.44%	0.00%
NON - FERROUS METALS	2.53%	-2.01%	0.52%
Vedanta Ltd.	1.27%	-1.27%	0.00%
Hindalco Industries Ltd.	1.26%	-0.74%	0.52%
CHEMICALS	2.53%	-2.54%	0.00%
SRF Ltd.	1.22%	-1.22%	0.00%
DEEPAK NITRITE LTD.	0.94%	-0.94%	0.00%
Tata Chemicals Ltd.	0.48%	-0.48%	0.00%
INSURANCE	1.96%	-1.65%	0.31%
SBI Life Insurance Company Ltd.	0.81%	-0.50%	0.31%
HDFC Life Insurance Co. Ltd.	0.80%	-0.80%	0.00%
ICICI Lombard General Insurance Co. Ltd.	0.34%	-0.34%	0.00%
TELECOM - SERVICES	1.86%	-0.83%	1.03%
✓ Bharti Airtel Ltd.	1.86%	-0.83%	1.03%
AUTO	1.78%	-0.50%	1.28%
Maruti Suzuki India Ltd.	0.75%	0.00%	0.75%
Mahindra & Mahindra Ltd.	0.50%	-0.50%	0.00%
Eicher Motors Ltd.	0.34%	0.00%	0.34%
Tata Motors DVR Ltd.	0.18%	0.00%	0.18%
RETAILING	1.53%	-0.52%	1.01%
✓ Avenue Supermarkets Ltd.	1.01%	0.00%	1.01%
Info Edge (India) Ltd.	0.52%	-0.52%	0.00%
CONSTRUCTION PROJECT	0.87%	0.00%	0.87%
Larsen & Toubro Ltd.	0.87%	0.00%	0.87%
PESTICIDES	0.72%	-0.38%	0.34%
UPL Ltd.	0.38%	-0.38%	0.00%
PI Industries Ltd.	0.34%	0.00%	0.34%
GAS	0.70%	-0.69%	0.01%
Mahanagar Gas Ltd.	0.70%	-0.69%	0.01%
TRANSPORTATION	0.66%	-0.40%	0.25%
Indian Railway Catering & Tourism Corp Ltd	0.40%	-0.40%	0.00%
Interglobe Aviation Ltd.	0.25%	0.00%	0.25%
HEALTHCARE SERVICES	0.56%	-0.56%	0.00%
Apollo Hospitals Enterprise Ltd.	0.56%	-0.56%	0.00%
AUTO ANCILLARIES	0.48%	-0.48%	0.00%
Apollo Tyres Ltd.	0.48%	-0.48%	0.00%
LEISURE SERVICES	0.39%	-0.39%	0.00%
Jubilant Foodworks Ltd.	0.39%	-0.39%	0.00%
INDUSTRIAL PRODUCTS	0.39%	-0.39%	0.00%
Bharat Forge Ltd.	0.39%	-0.39%	0.00%
CAPITAL MARKETS	0.28%	-0.28%	0.00%
HDFC Asset Management Company Ltd.	0.28%	-0.28%	0.00%
ENTERTAINMENT	0.26%	-0.26%	0.00%
Zee Entertainment Enterprises Ltd.	0.26%	-0.26%	0.00%
POWER	0.19%	0.00%	0.19%
NTPC Ltd.	0.19%	0.00%	0.19%
Equity & Equity Related	68.19%	-41.23%	26.96%

Portfolio

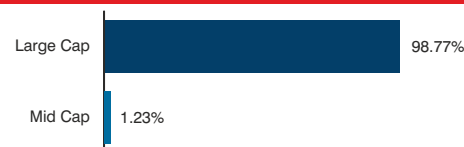
Industry/Company/ Issuer/Rating	% to Net Assets	% Derivatives (Futures) to Net Assets (unhedged)
NON CONVERTIBLE DEBENTURES	9.84%	9.84%
AAA	9.84%	9.84%
National Bank for Agriculture & Rural Development	6.99%	6.99%
SIDBI	2.85%	2.85%
Britannia Industries Ltd.	0.00%	0.00%
GOVERNMENT SECURITIES	9.86%	9.86%
Sovereign	9.86%	9.86%
GOI 5.63% 12.04.2026	4.79%	4.79%
GOI 5.22% 15.06.2025	3.66%	3.66%
GOI 5.15% 09.11.2025	1.40%	1.40%
MUTUAL FUND UNITS	3.49%	3.49%
AAA mfs	3.49%	3.49%
Union Liquid Fund	3.49%	3.49%
TREASURY BILLS	3.15%	3.15%
Sovereign	3.15%	3.15%
182 DAY T-BILL	1.69%	1.69%
91 DAY T-BILL	1.47%	1.47%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	5.47%	5.47%
Grand Total	100.00%	

✓ Indicates Top 10 Holdings

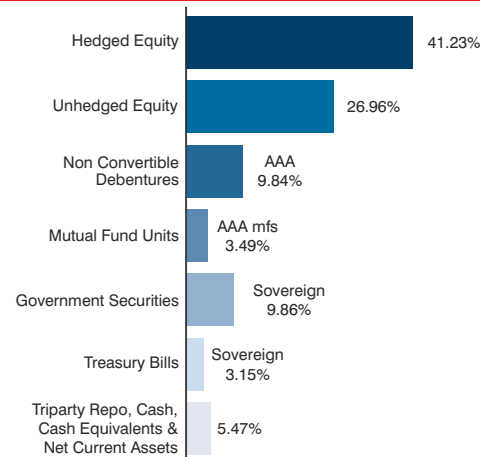
Where value is 0.00, it indicates % is less than 0.01.

This is the current asset allocation, which may change in future. However, any such change would be in accordance with the provisions of the Scheme Information Document of the Scheme.

Market Capitalisation of unhedged equities portion



Portfolio Classification by Asset & Rating Class as a % of net assets (Fixed Income Portion of Portfolio)



Quantitative Indicators (Fixed Income Portion of Portfolio)

Average Maturity	Modified Duration	Macaulay Duration	Portfolio Yield
2.05 Years	1.80 Years	1.86 Years	4.36%

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

Statutory Details: Constitution: Union Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Sponsors:** Union Bank of India and Dai-ichi Life Holdings, Inc.; **Trustee:** Union Trustee Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198198], a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union Asset Management Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198201], a company incorporated under the Companies Act, 1956 with a limited liability. Registered Office: Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059. Toll Free No. 1800 2002 268/1800 5722 268 • Non Toll Free. 022-67483333 • Fax No: 022-67483401 • Website: www.unionmf.com • Email: investorcare@unionmf.com