

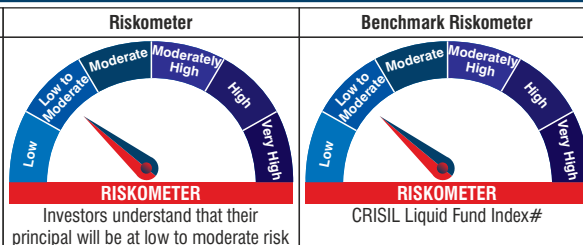
Union

LIQUID FUND

(An Open-Ended Liquid Scheme)
Data as on August 31, 2021
(Unless otherwise stated)

This product is suitable for investors who are seeking*:

- Reasonable returns over Short Term commensurate with low risk and high level of liquidity.
- Investment in Money market and Debt securities with maturity of upto 91 days.



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

Fund Details

Investment Objective

To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.

Co-fund Managers

Devesh Thacker

Over 21 years of experience in Fund Management & Banking Industry. Managing this scheme since inception.

Parijat Agrawal

Over 25 years of experience in Fund Management. Managing this scheme since June 18, 2021.

Indicative Investment Horizon

Short Term

Date of allotment

15 June 2011

Assets Under Management

As on 31st August, 2021 : ₹ 1,540.38 crore

Average for August 2021 : ₹ 1,323.12 crore

Benchmark Index#

CRISIL Liquid Fund 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.

Expense Ratio as on August 31, 2021 ^ ^

Direct Plan : 0.07%

Other than Direct Plan : 0.17%

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

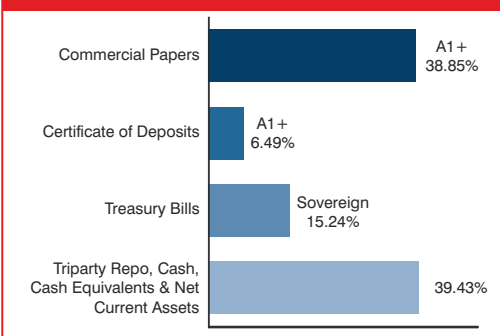
Exit Load:

Investor Exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Portfolio

Instrument/Rating/Issuer	% to Net Assets (Period to Maturity)		
	Upto 30 days	>30 days upto 3 Months	Grand Total
COMMERCIAL PAPERS	23.34%	15.50%	38.85%
A1+	23.34%	15.50%	38.85%
National Bank for Agriculture & Rural Development	3.89%	-	3.89%
Godrej Agrovet Ltd.	3.25%	-	3.25%
Reliance Jio Infocomm Ltd.	3.24%	-	3.24%
NTPC Ltd.	3.24%	-	3.24%
The Ramco Cements Ltd.	3.24%	-	3.24%
Export-Import Bank of India	3.24%	-	3.24%
Aditya Birla Finance Ltd.	-	3.23%	3.23%
Bajaj Finance Ltd.	-	3.23%	3.23%
Axis Finance Ltd.	-	3.23%	3.23%
Alembic Pharmaceuticals Ltd.	-	3.23%	3.23%
Muthoot Finance Ltd.	-	2.58%	2.58%
Reliance Industries Ltd.	1.62%	-	1.62%
Hindustan Petroleum Corporation Ltd.	1.62%	-	1.62%
TREASURY BILLS	15.24%	-	15.24%
Sovereign	15.24%	-	15.24%
91 DAY T-BILL	11.35%	-	11.35%
364 DAY T-BILL	3.89%	-	3.89%
CERTIFICATE OF DEPOSITS	6.49%	-	6.49%
A1+	6.49%	-	6.49%
Axis Bank Ltd.	6.49%	-	6.49%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	39.43%	-	39.43%
Grand Total	84.50%	15.50%	100.00%

Portfolio Classification by Asset & Rating Class as a % of net assets



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.

Quantitative Indicators

Average Maturity	Modified Duration	Macaulay Duration	Portfolio Yield
15 Days	14 Days	14 Days	3.18%

^ ^ There is a separate plan viz. 'Unclaimed Amounts Plan' which has been launched in terms of SEBI/HO/IMD/ DF2/ CIR/ P/ 2016/37 dated February 25, 2016 for the limited purpose of deployment of unclaimed redemption and unclaimed Dividend amount only. Hence, units under the said plan shall not be available for subscription by investors. Please refer addendum dated January 17, 2018, available on our website for more details. The expense ratio for Unclaimed Amounts Plan is 0.49%.

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