

**Union KBC Asset Management Company Private Limited -  
Investment Manager for Union KBC Mutual Fund**

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**AMENDMENT TO THE STATEMENT OF ADDITIONAL INFORMATION OF UNION KBC MUTUAL FUND**

Union KBC Asset Management Company Pvt. Ltd., the Investment Manager to Union KBC Mutual Fund, hereby makes the following amendments to the Statement of Additional Information ("SAI") dated April 21, 2011 and Amendment dated August 25, 2011 to the SAI.

- The following text appearing under sub-section B 'Sponsors', under section I 'Information about Sponsor, AMC and Trustee Companies':  

*"The Bank has a network of around 2,989 branches and 52 extension counters (total 3041 outlets) across the length and breadth of the country and around 30 million customers".*

is replaced with the following text:  
*"The Bank has a network of around 3087 branches with 47 extension counters (total 3134 outlets) across the length and breadth of the country and around 30 million customers".*
- The following text appearing under sub-section B 'Sponsors', under section I 'Information about Sponsor, AMC and Trustee Companies':  

*"As per figures provided by the Belgian Asset Managers' Association (at year-end 2010) KBC Asset Management NV leads the field in Belgium, with a market share of 37.95%. Its share of the Belgian market for capital-protected products comes to no less than 61.29%."*

is replaced with the following text:  
*"As per figures provided by the Belgian Asset Managers' Association (as on March 31, 2011) KBC Asset Management NV leads the field in Belgium, with a market share of 36.19%. Its share of the Belgian market for capital-protected products comes to no less than 61.46%."*
- The existing tables appearing under the heading 'Financial Performance of the Sponsors (past three years)' under sub-section B 'Sponsors', under section I 'Information about Sponsor, AMC and Trustee Companies' will be replaced with the following tables:

**Union Bank of India**

(in ₹ Crores)

Particulars	Year ended 31.03.11	Year ended 31.03.10	Year ended 31.03.09
Net Worth	11,177.00	8,758	6,964
Total Income	18,491.40	15,277.42	13,371.93
Profit after tax	2,081.95	2,074.92	1,726.55
Assets Under Management (if applicable)	N.A.	N.A.	N.A.

N.A.: Not applicable

**KBC Participations Renta, (a 100% subsidiary of KBC Asset Management NV)**

(in ₹ Crores)

Particulars	Year ended 31.12.10	Year ended 31.12.09	Year ended 31.12.08
Net Worth	1017.06	1,033.33	970.48
Total Income	29.72	81.03	49.13
Profit after tax	3.64	79.21	9.82
Assets Under Management (if applicable)	N.A.	N.A.	N.A.

N.A.: Not applicable

**KBC Asset Management NV**

(in ₹ Crores)

Particulars	Year ended 31.12.10	Year ended 31.12.09	Year ended 31.12.08
Net Worth	1833.51	2,246.47	2,938.30
Total Income	3427.84	3,723.24	4,857.73
Profit after tax	771.67	1,145.21	1,837.04
Assets Under Management (if applicable)	10,53,714.84	10,59,706.00	10,77,876.00

- In the table appearing under the heading 'Details of Trustee Directors' under sub-section C 'The Trustee', under section I 'Information about Sponsor, AMC and Trustee Companies', the following sentence shall be deleted from the paragraph on 'Brief Experience' of Mr. N. S. Mehta (one of the Trustee Directors):  

*"Mr. Mehta is also a Nominee Director on the Board of Star Union Dai-ichi Life Insurance Company Limited."*
- In the table appearing under the heading 'Details of AMC Directors' under sub-section D 'Asset Management Company, under section I 'Information about Sponsor, AMC and Trustee Companies', the following sentence shall be inserted in the paragraph on 'Brief Experience' of Mr. M. V. Nair (one of the AMC Directors):  

*"Mr. Nair also serves as the Chairman on the Board of Star Union Da-Ichi-Life Insurance Company Limited and Non – Executive Director on the Boards of Credit Information Bureau (India) Limited and Board of National Science and Technology Entrepreneurship Development Board."*
- In the table appearing under the heading 'Details of AMC Directors' under sub-section D 'Asset Management Company, under section I 'Information about Sponsor, AMC and Trustee Companies', the last sentence appearing in the paragraph on 'Brief Experience' of Mr. S.C. Gupta (one of the AMC Directors) shall be replaced with the following sentence:  

*"He is currently the Independent Director on the Boards of Power Finance Corporation Limited and UAE Exchange & Financial Services Limited."*
- Mr. S. C. Kalia and Mr. Karel Heyndrickx (Associate Directors) cease to be Directors on the Board of Union KBC Asset Management Company Private Limited with effect from 12. 10. 2011. Accordingly, the information relating to Mr. Kalia and Mr. Heyndrickx appearing in the table under the heading 'Details of AMC Directors' under sub-section D 'Asset Management Company, under section I 'Information about Sponsor, AMC and Trustee Companies', stands deleted.

- 8) Mr. Suresh Kumar Jain and Mr. Jurgen Verschaeve have been appointed as Associate Directors on the Board of Union KBC Asset Management Company Private Limited with effect from 19.10.2011. Subsequent to their appointment, the following details shall be inserted in the table appearing under the heading 'Details of AMC Directors' under sub-section D 'Asset Management Company, under section I 'Information about Sponsor, AMC and Trustee Companies':

<b>Name</b>	<b>Age/Qualification(s)</b>	<b>Brief Experience</b>
<i>Mr. Suresh Kumar Jain*</i>	57 years B.SC (HONS), M.A. (Economics), Certified Associate of Indian Institute of Bankers (CAIIB), Diploma in Personal Management & Labour Welfare Diploma in French Language	<i>Mr. Jain is currently the Executive Director of Union Bank of India, one of the leading public sector banks in India. Mr. Jain is a Gold Medalist in College and University with B.Sc (Hons) and M.A. (Economics). Mr. Jain has been a professional Banker for over 33 years, having worked in various capacities across the country and abroad with specialization in Credit and Foreign Exchange. Prior to joining Union Bank of India, Mr. Jain was associated with Bank of India in various capacities, last position held being that of a General Manager. Mr. Jain is also a Trustee on the Board of Union Bank Social Foundation Trust.</i>
<i>Mr. Jurgen Verschaeve*</i>	39 years Master Degree in Mathematics, dept. Astrophysics Bachelor degree in Applied Economics Certified Financial Analyst (EFFAS programme, at ICHEC Brussels)	<i>Mr. Verschaeve is currently the Chief Risk Officer and Executive Director of KBC Asset Management N.V. with responsibilities of leading the Risk and Legal Department. Mr. Verschaeve is also the permanent member of the Executive Committee, Audit, Risk &amp; Compliance Committee and Board of Directors of KBC Asset Management N.V and KBC Group Risk Management Committee. Prior to being the Chief Risk Officer, Mr. Vershaeve has also been associated with KBC Asset Management N.V. in various capacities including being the Head of Portfolio Management and managing the Dealing Desk. Mr. Verschaeve has also been the recipient of various Fund Awards viz. Standard &amp; Poor's Fund Award for Best Fund Equity Global – 1 year for IN.Flanders Index Fund for the year 2005 and 2007, Morningstar Fund Award, Best Fund in Category Equities Eurozone Large Cap for the year 2008.</i>

\*Associate Director

- 9) Under the heading 'Duties and Obligations of the AMC' under sub-section D 'Asset Management Company', under section I 'Information about Sponsor, AMC and Trustee Companies', under point 21, sub-point b shall be replaced by the following points:

*"b. not undertake any business activities other than in the nature of management and advisory services provided to pooled assets including offshore funds, insurance funds, pension funds, provident funds, if any of such activities are not in conflict with the activities of the mutual fund:*

*Provided that the AMC may itself or through its subsidiaries undertake such activities, as permitted under clause (b), if, -*

- (i) it satisfies SEBI that bank and securities accounts are segregated activity wise;*
- (ii) it meets with the capital adequacy requirements, if any, separately for each such activity and obtains separate approval, if necessary under the relevant regulations;*
- (iii) it ensures that there is no material conflict of interest across different activities;*
- (iv) the absence of conflict of interest shall be disclosed to the trustees and unit holders in scheme information document and statement of additional information;*
- (v) there are unavoidable conflict of interest situations, it shall satisfy itself that disclosures are made of source of conflict, potential 'material risk or damage' to investor interests and detailed parameters for the same;*
- (vi) it appoints separate fund manager for each separate fund managed by it unless the investment objectives and asset allocation are same and the portfolio is replicated across all the funds managed by the fund manager, within a period of six months from the date of notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011;*
- (vii) it ensures fair treatment of investors across different products that shall include, but not limited to, simultaneous buy and sell in the same equity security only through market mechanism and a written trade order management system; and*
- (viii) it ensures independence to key personnel handling the relevant conflict of interest is provided through removal of direct link between remuneration to relevant asset management company personnel and revenues generated by that activity;*

*Provided further that the AMC may, itself or through its subsidiaries, undertake portfolio management services and advisory services for other than broad based fund till further directions, as may be specified by SEBI, subject to compliance with the following additional conditions:-*

- (i) it satisfies SEBI that key personnel of the AMC, the system, back office, bank and securities accounts are segregated activity wise and there exist system to prohibit access to inside information of various activities;*
- (ii) it meets with the capital adequacy requirements, if any, separately for each of such activities and obtain separate approval, if necessary under the relevant regulations.*

*Explanation: - For the purpose of this regulation, the term 'broad based fund' shall mean the fund which has at least twenty investors and no single investor account for more than twenty five percent of corpus of the fund."*

- 10) Under the heading 'Duties and Obligations of the AMC' under sub-section D 'Asset Management Company', under section I 'Information about Sponsor, AMC and Trustee Companies', the following point shall be inserted after the existing point number 22 as point number 23:

*"23. The AMC shall not carry out its operations including trading desk, unit holder servicing and investment operations outside the territory of India."*

- 11) Under sub-section F. 'Condensed Financial Information (CFI)' under section I 'Information about Sponsor, AMC and Trustee Companies', the existing sentence shall be replaced with the following sentence:

*"Not applicable, as the existing Schemes of the Mutual Fund have been launched in the current financial year and have not completed one year of existence."*

- 12) The entire point (l) 'Facility & Option to hold Units of the Schemes in the dematerialised mode' appearing in the Notice cum addendum dated September 30, 2011 to the SID/KIM and SAI, shall be inserted as point number 29 after the existing point number 28 under Section II 'How to apply?' in the SAI. In addition, the following insertions shall be made in the SAI:
- The paragraph on 'Know Your Customer (KYC) norms' appearing in the Notice cum addendum dated September 30, 2011 to the SID/KIM and SAI shall be inserted under point 19 'Prevention of Money Laundering and Know Your Client ('KYC') requirements' under Section II 'How to apply?'.
  - The paragraph on 'Account Statement under Dematerialised mode' appearing in the Notice cum addendum dated September 30, 2011 to the SID/KIM and SAI shall be inserted at the end of point number 2 under section III 'Rights of Unitholders of the Scheme'.
  - The paragraph on 'Investor Grievance Mechanism' appearing in the Notice cum addendum dated September 30, 2011 to the SID/KIM and SAI shall be inserted under the point (xiii) Investor Services and Investor Grievances Redressal Mechanism' under sub section C 'General Information' under section V 'Tax & Legal & General Information'.
- 13) The following sentence will be inserted at the end of the paragraph on 'Micro SIPs exempt from PAN Requirement' under point 20 'PAN mandatory for all Investors' under section II 'How to Apply?':
- "However, as per the AMFI clarification dated January 12, 2011, investors with PAN shall not be eligible for simplified KYC procedure for Micro SIPs."*
- 14) With reference to SEBI (Mutual Funds) (Amendment) Regulation, 2011 which was notified in the Official Gazette of India on August 30, 2011 and Notice cum addendum dated September 30, 2011 to the SID/KIM and SAI, the following text shall be inserted at the end of point number 2 under section III 'Rights of Unitholders of the Scheme':
- "The AMC shall ensure that Consolidated Account Statement (CAS) for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month.*
- Provided that the AMC shall ensure that a Consolidated Account Statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the respective six month period, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.*
- Provided further that the AMC shall identify common investor by the Investor's Permanent Account Number for the purposes of sending consolidated account statement.*
- Explanation:- For the purpose of this regulation, the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.*
- Investors may note that dispatch of CAS across all mutual funds requires consolidation of transactions across all Fund Houses and the AMC shall not be responsible for any errors/ omissions except any error/omission pertaining to transactions relating to any Schemes of Union KBC Mutual Fund."*
- 15) With reference to Addendum to AMFI Best Practice Guidelines Circular No.20/2010-11 dated February 09, 2011, the point (f) appearing under the heading 'Transmission in case of HUF, due to death of Karta' under point (iii) 'Transfer and Transmission of units' under sub-section B 'Legal Information' under Section V. 'Tax & Legal & General Information' will be replaced as follows:
- "f. In case of no surviving co-parceners and the transmission amount is ₹ One Lakh or more or where there is an objection from any surviving members of the HUF, transmission will be effected only on the basis of any of the following mandatory documents:*
- Notarized copy of Settlement Deed, or*
  - Notarized copy of Deed of Partition, or*
  - Notarized copy of Decree of the relevant competent Court."*
- 16) Under point (vi) 'Pledge of Units' under sub-section B 'Legal Information' under Section V. 'Tax & Legal & General Information' the first sentence shall be replaced as follows:
- "The Units under the respective Scheme(s) (subject to completion of Lock-in Period, if any) may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions (FI), non-banking finance companies (NBFCs) or any other Body Corporate for raising loans (subject to conditions of the lending institution), provided such a pledgee/ institution in whose favour pledge/lien is marked, is a SEBI registered/ any other Regulatory Body registered Intermediary."*
- 17) The list of names of associates of the Sponsors or the Asset Management Company appearing under point (xi) 'Associate Transactions' under sub-section C 'General Information' under Section V. 'Tax & Legal & General Information' will be replaced with the following list:

**Names of associates of the Sponsors or the Asset Management Company as on September 30, 2011 are as follows:**

Sr. No.	Name of the Associate Company / Firm
1	KBC Asset Management NV
2	KBC Asset Management SA
3	KBC Participations Renta B
4	KBC Participations Renta C
5	Eperon Asset Management Limited
6	KBC Life Fund Management
7	KBC Life Fund Management Ireland Ltd.
8	CSOB Asset Management a.s.
9	CSOB Investment Company
10	CSOB Pension Fund Progress
11	CSOB Pension Fund Stabilita
12	CSOB Asset Management
13	K&H Investment Fund Company
14	KBC TF I.S.A.
15	PTE Warta S.A.
16	KBC-Goldstate Fund Management Co Ltd
17	Union KBC Trustee Company Private Limited
18	Prime Commodities Clearing Corporation Limited
19	MCX Stock Exchange Limited

Sr. No.	Name of the Associate Company / Firm
20	NABARD Financial Services Limited
21	Experian Credit Information Company of India Limited
22	National Payment Corporation of India Limited
23	Rewa Siddhi Gramin Bank
24	Kashi Gomti Samyut Gramin Bank
25	Union KBC Asset Management Company Private Limited
26	Union Bank of India
27	Agricultural Finance Corporation Limited
28	General Insurance Corporation
29	Union Bank Social Foundation Trust
30	Star Union Dai-Ichi Life Insurance Company Limited
31	Credit Information Bureau (India) Limited
32	Board of National Science and Technology Enterpreneursip Development Board
33	Madras School of Economics
34	KBC Concord Asset Management Co. Ltd., Taiwan
35	CSOB Property Fund, Czech Republic
36	CSOB Investment Company, Czech Republic
37	CSOB Pension Fund Progress, Czech Republic
38	CSOB Pension Fund Stabilita, Czech Republic
39	CSOB Asset Management A.S., Czech Republic
40	K&H Investment Fund Management, Hungary
41	CSOB Asset Management Sprav.Spol. (Slovak Republic)
42	KBC Asset Management N.V. (Belgium)
43	Moserbaer India Limited
44	Orion Equity Advisors Private Limited
45	Fortune Securities Private Limited
46	MAC Insurance Broking Private Limited
47	Advance Knee Care Private Limited
48	Power Finance Corporation Limited
49	UAE Exchange and Financial Services Limited
50	Suresh Chandra & Associates
51	FINSEC Law Advisors
52	Voltas Limited
53	ARI Consolidated Investment Limited
54	INARCO Limited
55	Lifestyle International Private Limited
56	KBC Bank
57	KBC Group
58	Valuesource Technologies Private Limited
59	Antwerp Diamont Bank NV ("Antwerpse Diamantbank NV")
60	Horizon N.V. with Access India Fund as sub-fund

- 18) The sub point 1. 'Investment in Group Companies of the Sponsor and the AMC' appearing under the heading 'Dealings with associates companies', under point (xi) 'Associate Transactions', under sub section C 'General Information', under section V 'Tax & Legal & General Information' shall be replaced with the following point:

**"1. Investment in Associate / Group Companies of the Sponsor and the AMC by the Schemes:**

The AMC will, before investing in the securities of the associate / group companies of the Sponsor and the AMC, evaluate such investments, the criteria for the evaluation being the same as is applied to other similar investments to be made under the Scheme. Investments under the Scheme in the securities of the associate / group companies of the Sponsor will be subject to the limits under the Regulations.

Investments in Associates / Group Companies by the Schemes during the half year ended September 30, 2011:

₹ in Crores

Issuer	Scheme	Purchase	Sale	As on Sep 30, 2011
Power Finance Corporation Limited	Union KBC Equity Fund	1.60	0.00	1.35
Total		1.60	0.00	1.35

Investments made by the Scheme in associate/group companies are in accordance with the investment objectives of the Scheme."

- 19) The following sentence shall be inserted at the end of paragraph under sub point 2. 'Underwriting obligations undertaken by the Scheme(s) of the Fund with respect to issues of Associate Companies' appearing under the heading 'Dealings with associates companies' under point (xi) 'Associate Transactions', under sub section C 'General Information', under section V 'Tax & Legal & General Information':

"No underwriting obligations were undertaken by the Schemes of Union KBC Mutual Fund with respect to issue of securities by Associate Companies during the period ended September 30, 2011."



20) The following sentence shall be inserted at the end of paragraph under sub point 3. 'Subscription by the Scheme(s) in issues lead managed by the associate companies' appearing under the heading 'Dealings with associates companies' under point (xi) 'Associate Transactions', under sub section C 'General Information', under section V 'Tax & Legal & General Information':

*"There were no subscriptions by the Schemes in issues lead managed by the Associate Companies during the period ended September 30, 2011."*

21) The second paragraph under sub point 4. 'Brokerage and Commission paid to associates / related parties / group companies of sponsor/ AMC' appearing under the heading 'Dealings with associates companies' under point (xi) 'Associate Transactions', under sub section C 'General Information', under section V 'Tax & Legal & General Information' shall be replaced with the following text:

*"As on the date of this SAI, there are no disclosures regarding historical information pertaining to last three fiscal years for the Schemes of the Mutual Fund under the management of the AMC reflecting associate transactions as the Schemes were launched in the current financial year (2011-12).*

*Disclosure for the Current Year is as follows:*

*Brokerage paid to associates/related parties/group companies of Sponsor/AMC:*

**Current half year September 30, 2011:**

Name of associates / related parties / group companies of Sponsor / AMC	Nature of association / Nature of relation	Period Covered	Value of transaction (in ₹ Cr & % of total value of transaction of the Fund)		Brokerage (₹ Cr. & % of total brokerage paid by the Fund)	
			₹ Cr	%	₹ Cr	%
NIL	NIL	1-Apr-2011 to 30-Sep-2011	-	-	-	-

*Payment of Commission for Distribution and Sale of Units to associates/related parties/group companies of Sponsor/AMC by the Schemes:*

**Current half year September 30, 2011:**

Name of associates / related parties / group companies of Sponsor / AMC	Nature of association / Nature of relation	Period Covered	Business given (₹ Cr & % of total business received by the Fund)		Commission paid (₹ Cr. & % of total commission paid by the Fund)	
			₹ Cr	%	₹ Cr	%
Union Bank of India	Sponsor	1-Apr-2011 to 30-Sep-2011	581.67	32.42%	0.16	67.77%

22) The following point shall be inserted as sub point 5 under the existing sub-point 4 'Brokerage and Commission paid to associates / related parties / group companies of sponsor/ AMC' appearing under the heading 'Dealings with associates companies' under point (xi) 'Associate Transactions', under sub section C 'General Information', under section V 'Tax & Legal & General Information':

**5. Payment of Bank Charges to Associates by the Schemes:**

Name of associates/related parties/group companies of Sponsor/AMC	Nature of Association/ Nature of relation	Period covered	Bank Charges Paid (₹ crores)
Union Bank of India	Sponsor	1-Apr-2011 to 30-Sep-2011	0.01

23) The Investors' Complaints History appearing under point xiii 'Investor Services and Investor Grievances Redressal Mechanism', under sub section C 'General Information', under section V 'Tax & Legal & General Information' in the Amendment to SAI dated August 25, 2011 will be replaced with the following text:

**"Investors' Complaints History"**

*Given below is the status of Investor Complaints received since inception of the Schemes (June 10, 2011) till September 30, 2011:*

Scheme name	June 10, 2011 (since inception) to September 30, 2011		
	Number of complaints Received	Number of complaints Redressed	Number of complaints Pending
Union KBC Equity Fund	57	57	0
Union KBC Liquid Fund	1	1	0
<b>Total</b>	<b>58</b>	<b>58</b>	<b>0</b>

*Since the AMC/Mutual Fund has launched its first scheme in the financial year 2011-12, the requirement to provide Investors' complaints history of the existing schemes for the last three fiscal years is currently not applicable."*

This amendment shall form an integral part of the SAI. All other terms and conditions mentioned in the SAI remain unchanged.

**For Union KBC Asset Management Company Private Limited**  
(Investment Manager for Union KBC Mutual Fund)

October 29, 2011

Sd/-  
**Authorised Signatory**

**Scheme Name:** Union KBC Equity Fund. **Classification:** An Open-ended Equity Scheme. **Investment Objective:** To achieve long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However there can be no assurance that the investment objective of the scheme will be achieved. **Load Structure: Entry Load :** Nil; **Exit Load :** 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units; Nil - if redeemed or switched out after completion of 1 year from the date of allotment of units. **Scheme Name:** Union KBC Liquid Fund. **Classification:** An Open-ended Liquid Scheme. **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. **Load Structure: Entry Load:** Nil; **Exit Load:** Nil; **General services offered:** The NAV of the Scheme will be disclosed on all Business Days. The Scheme offers Units for Subscription/Switch in and Redemption/Switch out at NAV based prices on all Business Days.

**Risk Factors: All mutual funds and securities investments are subject to market risks and the Net Asset Value (NAV) of the schemes may go up or down depending upon the factors and forces affecting the securities market and there can be no assurance that the fund's objective will be achieved.** Past performance of the Sponsors and their Affiliates / Investment Manager or AMC / Mutual Fund and its Scheme (s) is not necessarily indicative of future results, and may not necessarily provide a basis for comparison with other investments. **Union KBC Equity Fund and Union KBC Liquid Fund are only the names of the Schemes and do not in any manner indicate either the quality of the Schemes, their future prospects or returns.** Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, interest rate risk, default risk including the possible loss of principal, fluctuations in NAVs, uncertainty of dividend distributions etc. For detailed risk factors please refer the respective SID. The Sponsors are not responsible or liable for any loss or shortfall resulting from the operations of the Scheme(s) beyond the initial contribution of an amount of ₹ 1 lakh each, made by them towards setting up the Mutual Fund. Investors are not being offered any guaranteed /assured returns under any scheme of Union KBC Mutual Fund.

**Statutory Details: Constitution:** Union KBC Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Settlers / Sponsors:** Union Bank of India and KBC Participations Renta, a 100% subsidiary of KBC Asset Management NV (liability restricted to their initial contribution of ₹ 1 lakh each to the corpus); **Trustee:** Union KBC Trustee Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union KBC Asset Management Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability.

**Mutual Fund investments are subject to market risks. Please read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective schemes carefully before investing.** Copy of the SAI, SID & KIM along with the application form can be obtained from any of our AMC offices/Customer Service Centres/distributors as well as from our website www.unionkbc.com.