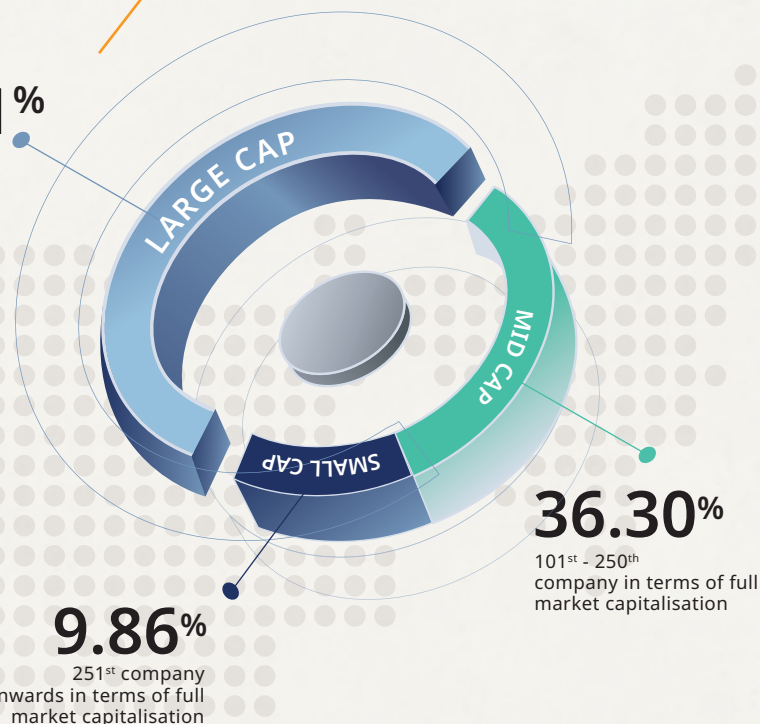


# Why Union LARGE & MIDCAP Fund?

(Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)

- 1 Large & Midcap concentration with limited exposure to small cap stocks.
- 2 Combination of bottom up and top down approaches for stock selection.
- 3 Diversified portfolio across sectors.



Note: As per the latest Market Capitalization data provided by AMFI (In line with the applicable SEBI guidelines)

## TOP 10 STOCKS

- 1 The investments will be concentrated in large & mid caps while also having limited exposure to small caps.
- 2 The investments are expected to benefit from the combination of bottom up and top down approach for stock selection.

	JAN.2025 (%)	OCT.2024 (%)	JUL.2024 (%)
HDFC Bank Ltd.	5.87	4.00	3.53
ICICI Bank Ltd.	4.46	4.21	3.88
Reliance Industries Ltd.	2.59	1.46	2.31
Infosys Ltd.	2.49	2.37	2.72
Bharti Airtel Ltd.	2.43	1.52	1.01
State Bank of India	2.32	1.89	1.94
Bharat Electronics Ltd.	2.29	1.53	0.49
Larsen & Toubro Ltd.	2.21	0.99	1.03
Interglobe Aviation Ltd.	1.91	1.34	1.22
ITC Ltd.	1.88	1.99	NA

Note: The above are the top 10 stocks as of January 31, 2025, and exposure to such stocks for the respective months as a % of net assets.

Note: The above data is as of January 31, 2025 and can change without notice in accordance with the asset allocation pattern given in the Scheme Information Document (SID) of the Scheme. For details relating to the Scheme, please refer the SID of the Scheme. For the complete portfolio, please refer the monthly portfolio disclosure available at [www.unionmf.com](http://www.unionmf.com).

# TOP 10 INDUSTRIES



IT - Software		
JAN.25	OCT.24	JUL.24
10.06%	10.32%	9.41%



Banks		
JAN.25	OCT.24	JUL.24
15.14%	12.51%	12.38%

**3** The investments are expected to benefit from a diversified portfolio across sectors.



Consumer Durables		
JAN.25	OCT.24	JUL.24
5.18%	7.89%	9.19%



Finance		
JAN.25	OCT.24	JUL.24
5.51%	5.69%	5.22%

Electrical Equipment		
JAN.25	OCT.24	JUL.24
4.56%	4.40%	6.45%



Pharmaceuticals & Biotech		
JAN.25	OCT.24	JUL.24
4.09%	6.32%	2.96%



Retailing		
JAN.25	OCT.24	JUL.24
3.88%	4.96%	4.61%

Petroleum Products		
JAN.25	OCT.24	JUL.24
3.83%	2.74%	2.81%



Industrial Products		
JAN.25	OCT.24	JUL.24
3.42%	2.40%	2.93%



Construction		
JAN.25	OCT.24	JUL.24
3.33%	1.81%	1.03%

Note: The above is the exposure of the Scheme to the top 10 industries as of January 31, 2025, and exposure to such industries for the respective months as a % of net assets.

## Top 5 active stock positions in scheme portfolio vis-à-vis NIFTY LargeMidcap 250 Index (TRI)<sup>^</sup>

### Overweight

By %

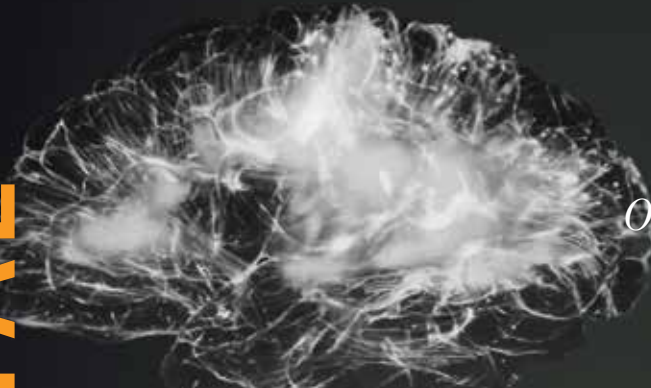
Bharat Electronics Ltd.	1.87
Interglobe Aviation Ltd.	1.58
GE Vernova T&D India Ltd.	1.34
Gokaldas Exports Ltd.	1.32
Jubilant Foodworks Ltd.	1.18

### Underweight

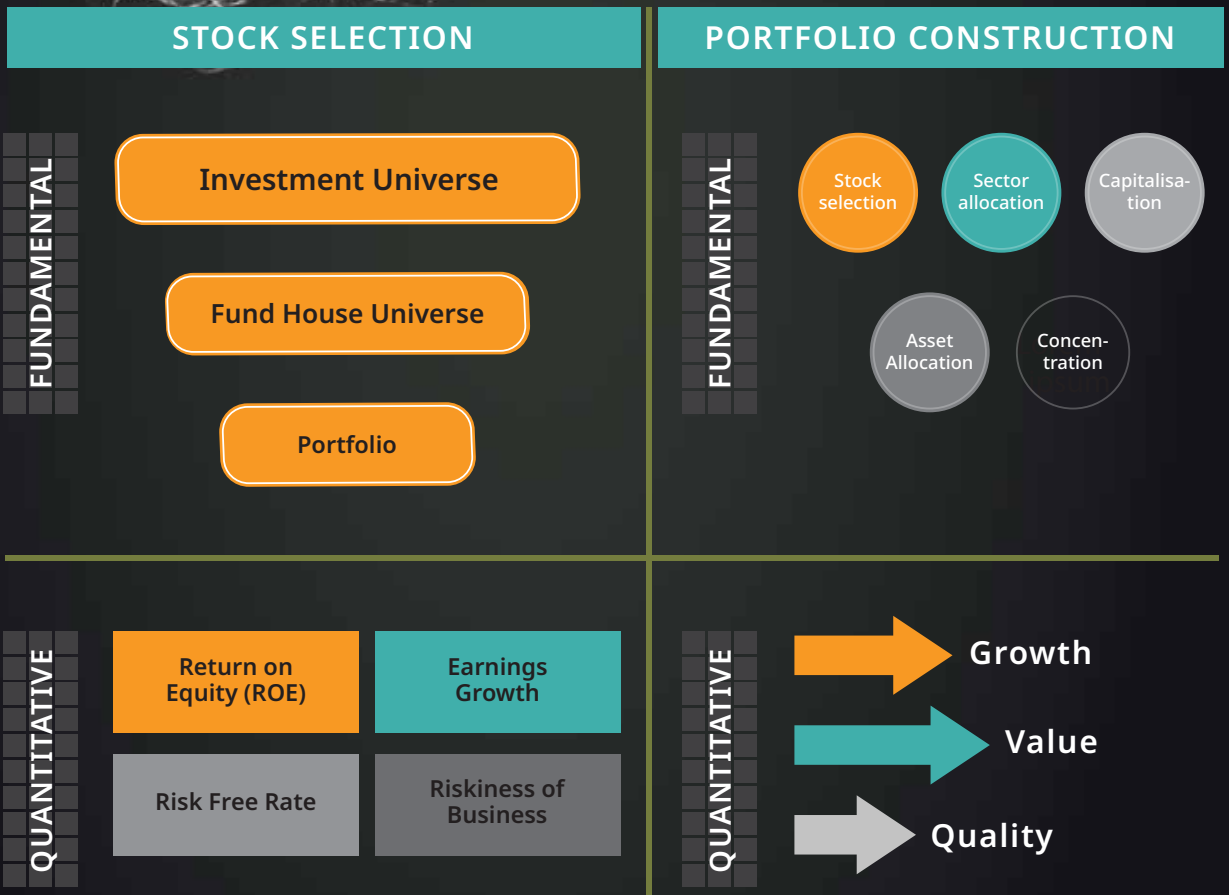
By %

Hindustan Unilever Ltd.	-0.87
Reliance Industries Ltd.	-0.83
Indus Towers Ltd.	-0.66
SRF Ltd.	-
NTPC Ltd.	-0.61

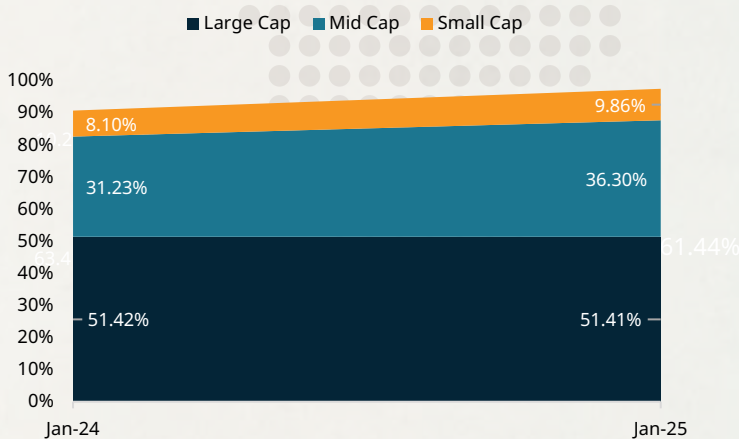
# QUANTAMENTAL



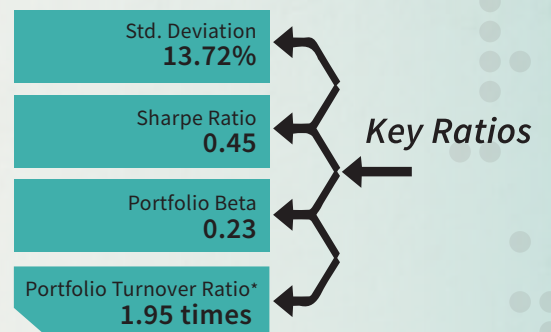
*Our approach to investing*



## MARKET CAPITALISATION MOVEMENT



## Quantitative Indicators



Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on January 31st, 2025: 6.65%.  
\*Lower of sales or purchases divided by average AUM for the last rolling 12 months.

# FUND MANAGERS

Date of inception  
December 06,  
2019

Average AuM  
**₹826.17**  
crore  
for January 2025.

Benchmark  
**NIFTY LargeMidcap  
250 Index (TRI)<sup>^^</sup>**

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




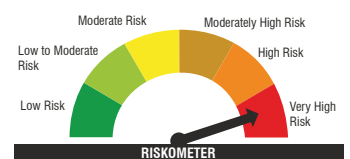
**Mr. Vinod Malviya**  
Fund Manager - Equity

(Managing the Scheme since May 2, 2024)



**Mr. Pratik Dharmshi**  
Fund Manager - Equity

(Managing the Scheme since December 09, 2024)

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investing predominantly in equities and equity related instruments of large cap and mid cap companies</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the NIFTY LargeMidcap 250 Index (TRI)<sup>^^</sup> (Benchmark) is very high risk</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 January 31, 2025.

**Disclaimer:** The views, facts and figures in this document are as of January 31, 2025, unless stated otherwise, and could change without any notice.

**^^ Benchmark NIFTY LargeMidcap 250 Index Disclaimer:** The "Product" offered by "the issuer" is not sponsored, endorsed, sold or promoted by NSE Indices Limited (formerly known as India Index Services & Products Limited). NSE Indices Limited does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Product" or any member of the public regarding the advisability of investing in securities generally or in the "the Product" linked to NIFTY LargeMidcap 250 Index or particularly in the ability of the NIFTY LargeMidcap 250 Index, to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY LargeMidcap 250 Index in the Scheme Information Document.

**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.** 18005722268/ 18002002268 • **Non Toll Free.** 022-67483333 • **Fax No:** 022-67483402 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com

Please refer the Scheme Information Document for complete details about the Scheme. 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.**

**CONTACT US:**

☎ 18002002268 | 18005722268  
✉ investorcare@unionmf.com  
🌐 www.unionmf.com

OR

**CONTACT DISTRIBUTOR:**

Name: Name\_Long\_placeholder  
ARN No. ARN\_Long\_placeholder  
Contact No: Mobile\_number\_Placeholder