

Why Union MULTICAP Fund?

(Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)

1 Disciplined allocation across large, mid and small cap stocks.

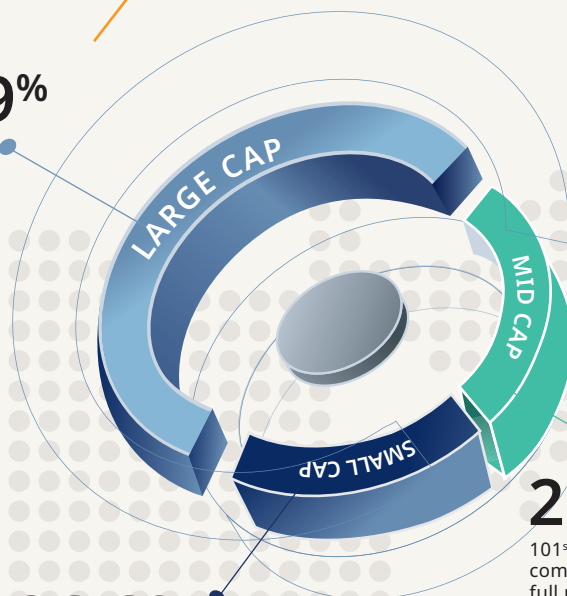
2 Combination of bottom up and top down approaches for stock selection.

3 Diversified portfolio across sectors.

1 The investments will be managed in a disciplined manner across large, mid & small caps.

42.29%

1st - 100th company in terms of full market capitalisation



26.87%

101st - 250th company in terms of full market capitalisation

26.68%

251st company onwards in terms of full market capitalisation

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

2 The investments are expected to benefit from the combination of bottom up and top down approach for stock selection.

TOP 10 STOCKS

	JAN.2025 (%)	OCT.2024 (%)	JUL.2024 (%)
HDFC Bank Ltd.	4.20	4.62	4.51
ICICI Bank Ltd.	4.07	3.81	3.66
Bharti Airtel Ltd.	3.26	1.65	1.56
Infosys Ltd.	3.07	2.75	2.98
Ultratech Cement Ltd.	2.60	1.00	NA
Reliance Industries Ltd.	2.57	2.28	2.63
Larsen & Toubro Ltd.	2.40	1.67	1.00
State Bank of India	2.23	0.82	1.47
Bharat Electronics Ltd.	2.06	0.99	1.12
Maruti Suzuki India Ltd.	1.79	1.01	1.01

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.

TOP 10 INDUSTRIES



IT Software

JAN.25	OCT.24	JUL.24
10.26%	10.54%	9.50%



Banks

JAN.25	OCT.24	JUL.24
13.25%	12.04%	11.74%

3

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



Consumer Durables

JAN.25	OCT.24	JUL.24
6.61%	8.63%	8.90%



Pharmaceuticals & Biotech

JAN.25	OCT.24	JUL.24
6.55%	7.88%	3.50%



Construction

JAN.25	OCT.24	JUL.24
5.23%	3.74%	2.02%



Electrical Equipment

JAN.25	OCT.24	JUL.24
5.74%	1.98%	2.32%



Auto Components

JAN.25	OCT.24	JUL.24
4.17%	4.62%	5.13%



Automobiles

JAN.25	OCT.24	JUL.24
4.43%	2.54%	3.31%



Finance

JAN.25	OCT.24	JUL.24
3.50%	5.75%	5.10%

Retailing

JAN.25	OCT.24	JUL.24
3.49%	6.41%	6.34%



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 500 Multicap 50:25:25 Index (TRI)**

Overweight

By %

Ultratech Cement Ltd.	2.07
Bharat Electronics Ltd.	1.64
Bharti Airtel Ltd.	1.50
Karur Vysya Bank Ltd.	1.41
Cummins India Ltd.	1.36

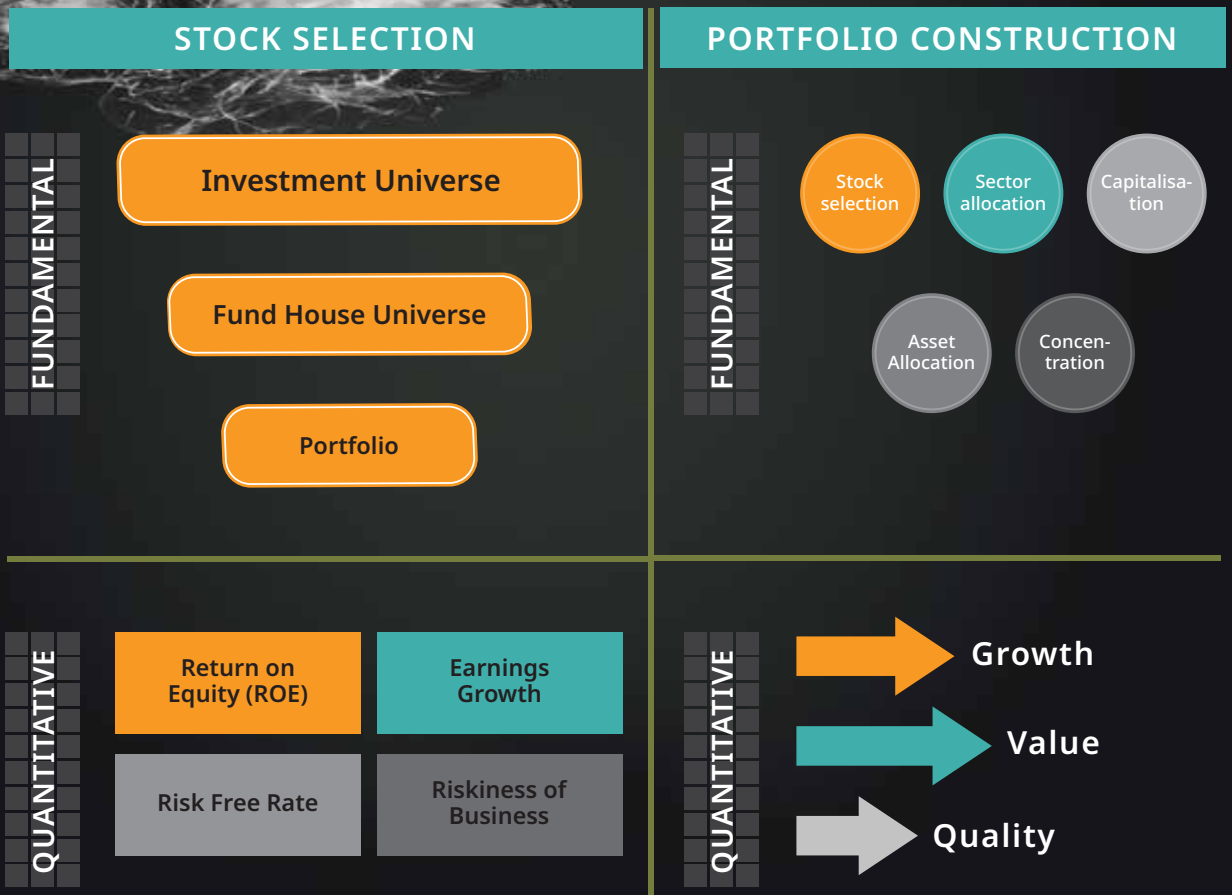
Underweight

By %

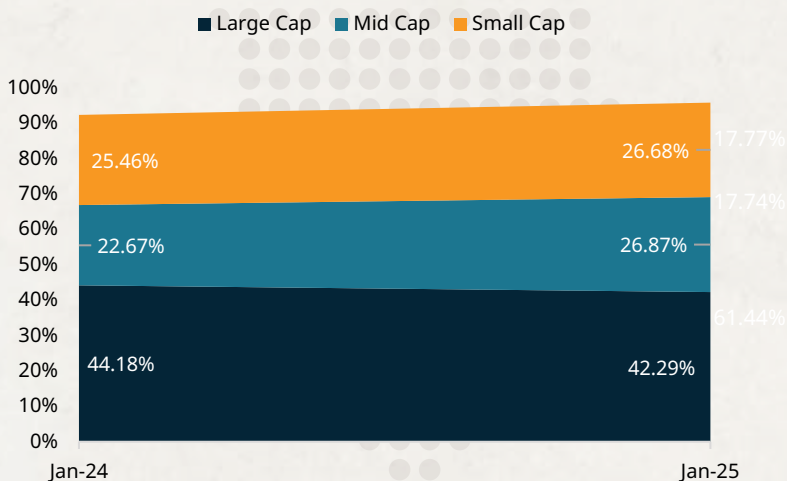
Tata Consultancy Services Ltd.	-1.69
ITC Ltd.	-1.67
Axis Bank Ltd.	-1.13
HDFC Bank Ltd.	-1.00
Reliance Industries Ltd.	-0.88

QUANTAMENTAL

*Our approach
to investing*



MARKET CAPITALISATION MOVEMENT



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

QUANTITATIVE INDICATORS

(Data is as of January 31, 2025)

Key Ratios

Portfolio Turnover Ratio*
1.46 times

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.

Date of inception
**December 19,
2022**

Average AuM
₹1060.52
crore
for January 2025.

Benchmark
NIFTY 500
Multicap 50:25:25 Index (TRI)^{***}

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.

FUND MANAGERS



Mr. Harshad Patwardhan
Chief Investment Officer

(Managing the Scheme since November 01, 2024)



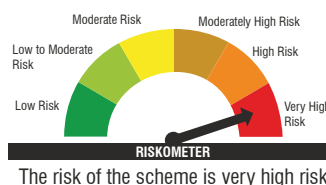
Mr. Sanjay Bembalkar
Head, Equity

(Managing the Scheme since inception)

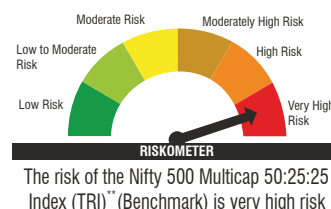
This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- An open ended equity scheme investing across large cap, mid cap and small cap stocks

Riskometer



Benchmark Riskometer



*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.

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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.:** 18002002268/18005722268 • **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:

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OR