

CHANGING MARKET SITUATION CALLS FOR DYNAMIC INVESTING



UNION DYNAMIC BOND FUND

(An open-ended dynamic debt Scheme investing across duration.
A relatively high interest rate risk and moderate credit risk)

Fund Highlights

Actively manages duration of a diversified portfolio of Government/PSU bonds, high quality Corporate bonds as well as Money market instruments.

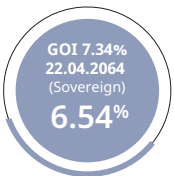
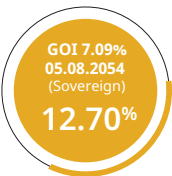
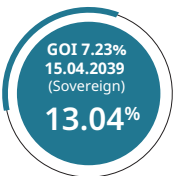
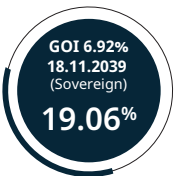
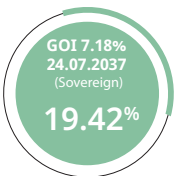
Seeks to generate returns **by taking advantage of the changing interest rates** - increases the portfolio duration in a falling interest rate environment and lowers it when interest rates are rising.

Aims to **minimize the need for the investor** to constantly keep a watch on the interest rate movements.

Portfolio Holdings

(as a % to Net Assets)

With an aim to ensure relative safety and adequate liquidity in the overall portfolio, the fund aims to predominantly invest in sovereign and AAA rated securities



Top 5 Instrument/Rating/Issuer

As on January 31, 2025 | For complete disclosure, please visit www.unionmf.com

Portfolio Maturity

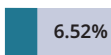
(as a % of Net Assets)



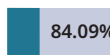
Upto 30 days



>3 months
upto 6 months



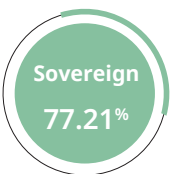
>3 years
upto 5 years



Above 7 years

Portfolio Classification by Asset & Rating Class

(as a % of Net Assets)



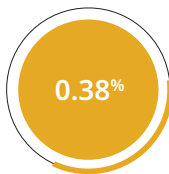
Government
Securities



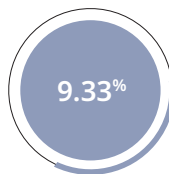
Non
Convertible Debentures



Treasury Bills



Alternative Investment
Funds



Triparty Repo, Cash,
Cash Equivalents &
Net Current Assets

Quantitative Indicators

Average /
Residual
Maturity

15.20
years

8.04
years

Modified
Duration

Macauley
Duration

8.34
years

6.90%

Annualised
Yield

Fund is suitable for

- Investors looking for gains in fixed income market based on interest rate outlook
- Investors with medium to long term investment horizon
- Investors with relatively higher risk profile looking for diversification in their portfolio

Scheme Details⁵

Co-Fund Managers



Mr. Parijat Agrawal

(Over 28 years of experience in Fund Management. Managing this scheme since inception)



Mr. Devesh Thacker

(Over 24 years of experience in Fund Management & Banking Industry. Managing this Scheme since June 28, 2018)

Inception Date: February 13, 2012

Benchmark Index: CRISIL Dynamic Bond A-III Index[#]

Average Assets Under Management (AAUM) for January 31, 2025: ₹ 78.54 crore

Load Structure: Entry Load: NA

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

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
- Regular income over Medium to Long term - Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition	The risk of the scheme is moderate risk	The risk of the CRISIL Dynamic Bond A-III Index* (Benchmark) is moderate risk	Credit Risk of Scheme→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk of the Scheme↓			
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)		B-III	

*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.

#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.

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.** 022-67483402 • **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