WHEN DEFENCE CAN BE POTENTIALLY A WINNING STRATEGY

UNION GILT FUND

(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)

WHAT ARE GILT FUNDS?

Gilt Funds are open-ended debt schemes investing minimum 80% of its total assets in government securities across maturities.

Investments are made in sovereign rated instruments (Government Securities) there-by minimizing the credit risk in the portfolio.

INVESTORS LOOKING FOR

- Credit risk free return over medium to long term.
- A portfolio with adequate liquidity.

Note: The Scheme would have relatively high interest rate risk i.e., the Scheme may generate negative returns in the short term in a rising interest rate scenario and may generate positive returns in a falling interest rate scenario.

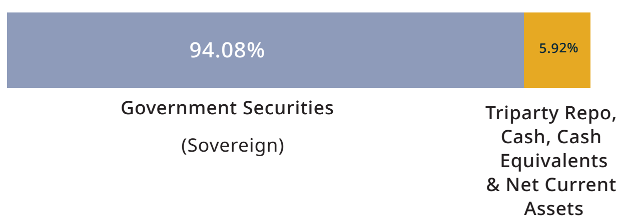
KEY BENEFITS

- Sovereign quality portfolio
- High Liquidity
- Helps in Portfolio Diversification

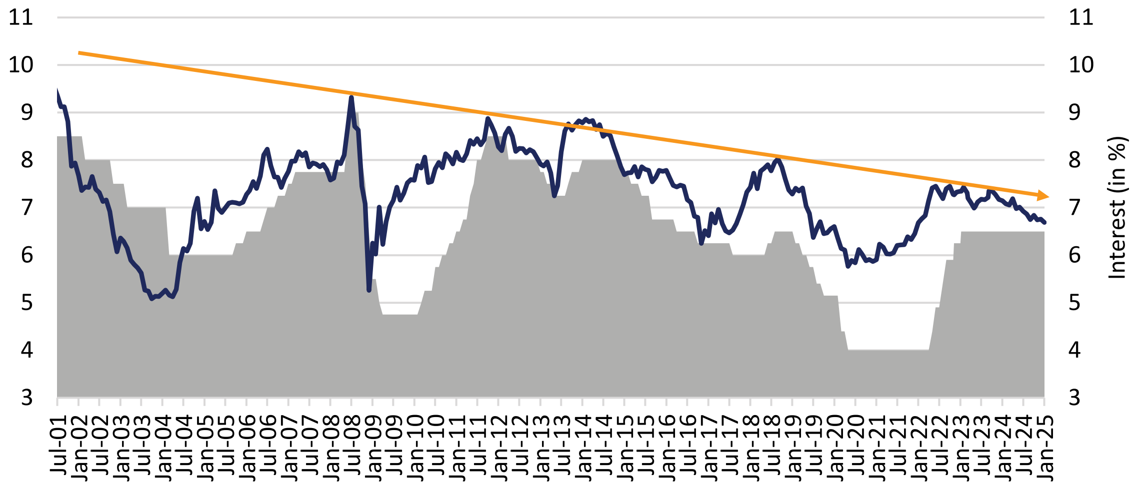
QUANTITATIVE INDICATORS

Average / Residual Maturity	24.70 yrs
Modified Duration	10.42 yrs
Macaulay Duration	10.78 yrs
Annualised Yield	6.93%

PORTFOLIO CLASSIFICATION BY ASSET AND RATING CLASS (as a % of a net assets)



MOVEMENT OF KEY INTEREST RATES



REPO RATE (RHS) 10 YEAR GSEC YIELD (LHS)

Source Bloomberg, RBI
Data till January 31, 2025

Current level of yields are significantly up from the pandemic levels.
This provides investors a potentially good entry point.

Scheme Details$

Co-Fund Managers

Both the fund managers are managing the scheme since inception

Mr. Parijat Agrawal
Head - Fixed Income

Mr. Anindya Sarkar
Fund Manager - Fixed Income

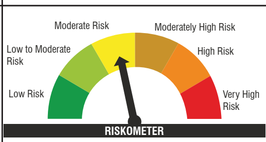
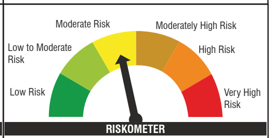
Inception Date: August 8, 2022

Benchmark Index: CRISIL Dynamic Gilt Index#

Average Assets Under Management (AAUM) for January 31, 2025: ₹116.72 crore

Entry Load: NA | **Exit Load:** Nil

Minimum Investment Amount: Application: ₹1000/- and in multiples of ₹1 thereafter. **Minimum Additional Investment:** ₹1000/- and in multiples of ₹1 thereafter.

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
• Credit risk free return over the medium to long term • Investments in Government Securities across maturities	 The risk of the scheme is moderate risk	 The risk of the CRISIL Dynamic Gilt Index# (Benchmark) is moderate risk

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

Potential Risk Class Matrix ("PRC Matrix") of the Scheme

Credit Risk of Scheme→ / Interest Rate Risk of the Scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

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.

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$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.

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