

Why **Union** **VALUE** Fund?

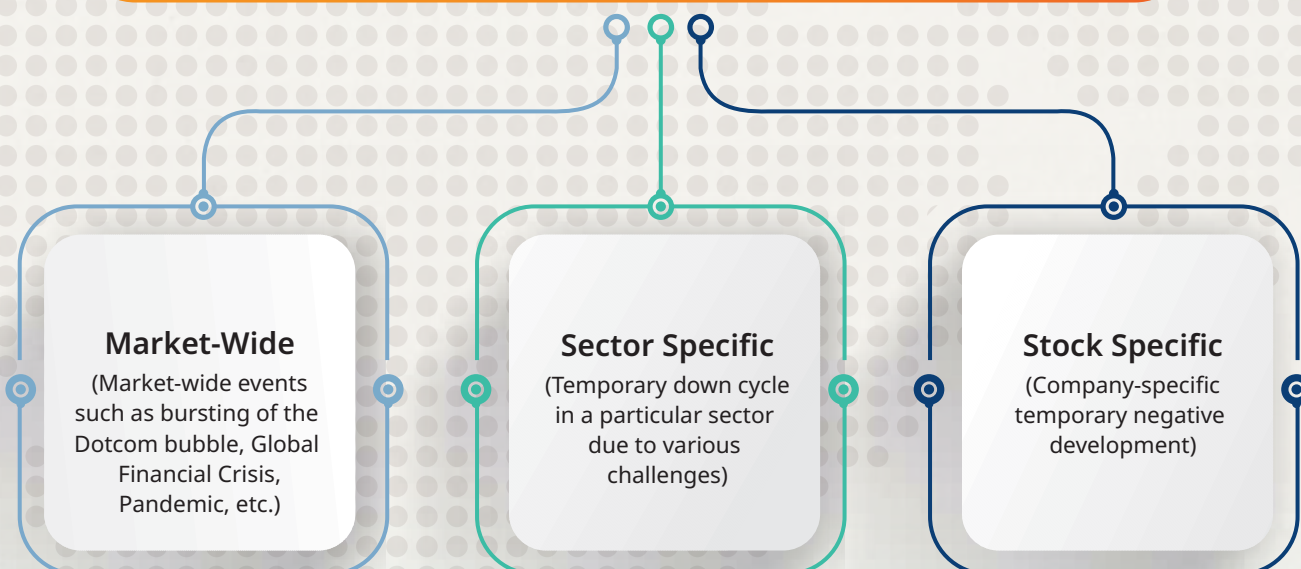
(Formerly Union Value Discovery Fund)
(An open - ended equity scheme following a value investment strategy)

1 Dynamic stock selection of underpriced opportunities.

2 Flexible allocation across large, mid and small cap stocks on a bottom-up basis.

3 Diversified portfolio across sectors.

WHERE DO VALUE OPPORTUNITIES ARISE



VALUE CLASSIFICATION CATEGORY

(Data is as of January 31, 2025)

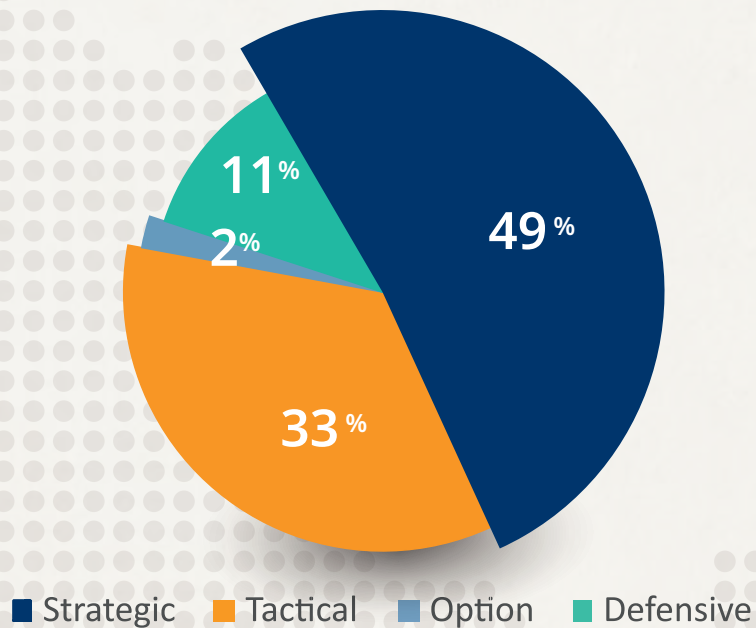
PARTICULARS	% TO NET ASSETS
Absolute Value (Companies trading below intrinsic value)	80%
Relative Value (Companies trading below historical average multiples)	
Companies in turnaround phase Companies in turnaround phase	8%
Special situations such as demerger, acquisitions	8%

Note: This is the current investment strategy and may change without notice, and such change would be in accordance with the requirements of the Scheme Information Documents.

STOCK CLASSIFICATION BUCKETS

(as a % of net assets)

(Data is as of January 31, 2025)



Strategic: These are typically 'buy & hold' compounding stocks, generally characterized by good quality business and competent managements with a long track record.

Tactical: These are not 'buy & hold' stocks. For these stocks, exiting at the right time is as important as getting in at the right time. They are generally from more cyclical industries and need to be part of the portfolio only during the upcycle.

Option: These stocks appear very promising from a top-down perspective. However, they generally do not have long-term business or management track record. They are inherently riskier in nature but can have the potential to offer higher returns.

Defensive: These stocks are generally big benchmark stocks where investment manager has low conviction about their outperformance. However, not owning them at all may be deemed too risky from a relative performance standpoint. These are generally neutral or underweight relative positions.

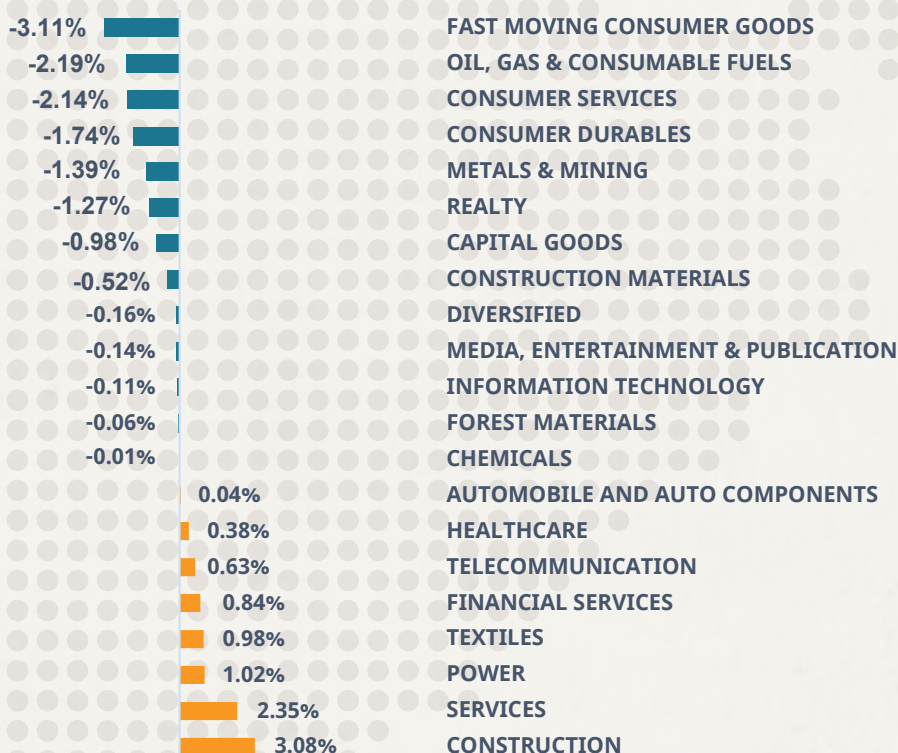
KEY DETAILS

(Data is as of January 31, 2025)

MARKET CAP CATEGORY	UNION VALUE FUND	BSE 500 Index
Large Cap	54.26%	71.61%
Mid Cap	15.10%	18.14%
Small Cap	26.12%	10.25%
Weighted Average Market Capitalisation (Cr)	Rs. 3,93,874	Rs. 4,60,366
Active Share	58.00%	

Note: Active share is a measure of the difference between a portfolio's holdings and its benchmark index. It is calculated as the sum of the absolute difference between the weight of each stock in the portfolio and its benchmark, divided by two.
Note: The % given above is as a % of net assets.

SECTOR OVERWEIGHT / UNDERWEIGHT



Top 5 Active Stock Positions in Scheme Portfolio vis-a-vis BSE 500 Index (TRI)^{^^}

OVERWEIGHT	OVERWEIGHT BY	UNDERWEIGHT	UNDERWEIGHT BY
Muthoot Finance Ltd.	2.25%	Reliance Industries Ltd.	-1.67%
Coromandel International Ltd.	2.10%	Tata Consultancy Services Ltd.	-1.66%
Karur Vysya Bank Ltd.	1.93%	Kotak Mahindra Bank Ltd.	-1.59%
Alivus Life Sciences Ltd.	1.79%	Mahindra & Mahindra Ltd.	-1.50%
Quess Corporation Ltd.	1.76%	Hindustan Unilever Ltd.	-1.26%

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.

Date of inception
**December 05,
2018**

Average AuM
₹290.35
crore
for January 2025.

Benchmark
BSE 500
Index (TRI)^{^^}

Exit Load:

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

FUND MANAGERS



Mr. Vinod Malviya
Fund Manager - Equity

(Managing the Scheme since November 01, 2024)



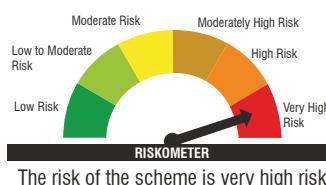
Mr. Gaurav Chopra
Fund Manager - Equity

(Managing the Scheme since November 1, 2024)

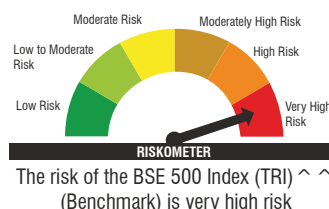
This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in a portfolio of equity and equity related securities of value companies.

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.

^^Benchmark BSE 500 Index Disclaimer: The "Index" viz. "BSE 500 Index", is a product of Asia Index Private Limited (AIPL), a wholly owned subsidiary of BSE Limited ("BSE"), and has been licensed for use by Union Asset Management Company Private Limited. BSE® and SENSEX® are registered trademarks of BSE Limited; and these trademarks have been licensed to use by AIPL and sublicensed for certain purposes by Union Asset Management Company Private Limited. BSE, AIPL or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Index.

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:

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OR