

# CORPORATE PROFILE

UNION ASSET MANAGEMENT CO. PVT. LTD. - INVESTMENT  
MANAGER TO UNION MUTUAL FUND



**Union**  
**Mutual Fund**

Union Mutual Fund - Registration No. MF/066/11/01

# INDEX

- INTRODUCTION
- SHARE HOLDING – TIMELINE
- ABOUT SHAREHOLDERS
- BOARD OF DIRECTORS – TRUSTEE COMPANY
- BOARD OF DIRECTORS – ASSET MANAGEMENT COMPANY
- MANAGEMENT TEAM
- INVESTMENT TEAM
- PRODUCT OFFERING (OPEN ENDED SCHEMES)
- PRODUCT POSITIONING – EQUITY SCHEMES
- PRODUCT POSITIONING – DEBT SCHEMES
- PRODUCT POSITIONING – HYBRID SCHEMES
- PRODUCT POSITIONING – ETF and FOFs
- EQUITY INVESTMENT PHILOSOPHY AND PROCESS
- FIXED INCOME INVESTMENT PHILOSOPHY AND PROCESS
- PRODUCT LABELLING
- DISCLAIMER

# Introduction

Union Asset Management Company Private Limited, is a subsidiary of Union Bank of India.

**Registrar & Transfer Agent :** Computer Age Management Services Limited

**Custodian:** SBI-SG Global Securities Services Private Limited

**Statutory Auditors:**  
**For AMC –**  
M/s P. Parikh & Associates  
**For Mutual Fund Schemes –**  
M/s S.R. Batliboi & Co. LLP

**No. of Schemes**

Open ended: 33

**No of Live Unique Folios as on**

**May 31, 2026: 8,68,953**

**Presence in:**

26 Cities

**AAUM\* May 2026:**

₹ 29167.87 Crore

**AUM May 2026:**

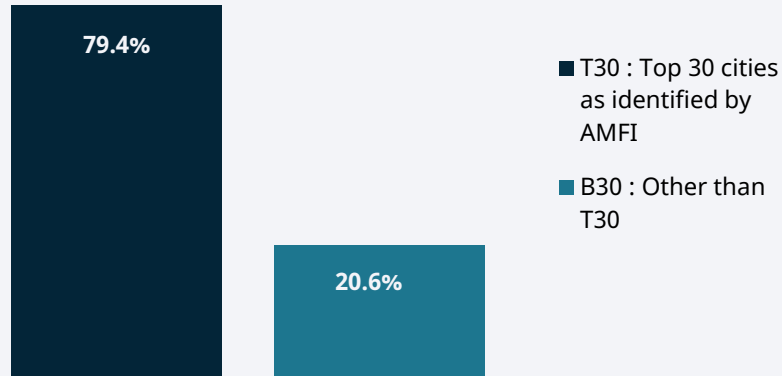
₹ 30141.52 Crore

*Union Fixed Maturity Plan (FMP) - Series 13 officially closed and matured in April 2026*

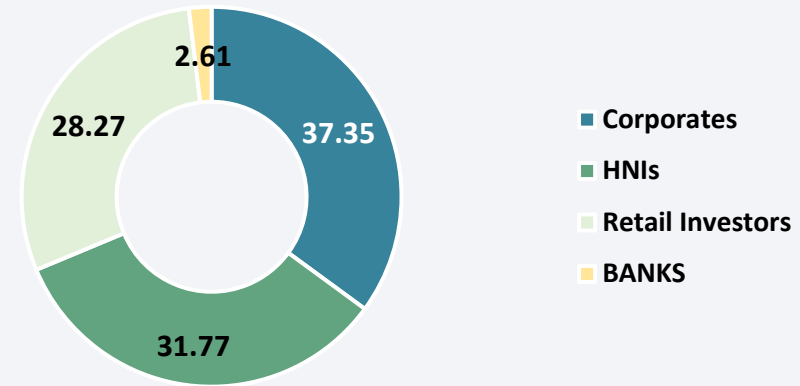
The AUM and AAUM are inclusive of the market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Multi Cap Fund totalling to ₹103.65 crores and ₹104.46 crores respectively. The AUM and AAUM are inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Mid Cap Fund totalling to ₹22.92 crores and ₹22.35 crores respectively. The AUM and AAUM are inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Large and Midcap Fund totalling to ₹18.18 crores and ₹18.41 crores respectively. The AUM and AAUM are inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Small Cap Fund totalling to ₹29.85 crores and ₹30.02 crores respectively. The AUM and AAUM are inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Large Cap Fund totalling to ₹8.80 crores and ₹8.96 crores respectively. The AUM and AAUM are inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Arbitrage Fund totalling to ₹24.67 crores and ₹24.69 crores respectively. The AUM is inclusive of market value of the investments made by Union Multi Asset Allocation Fund and Union Gold ETF Fund of Fund in Union Gold ETF totalling to ₹153.68 crores, while the AAUM is inclusive of investments from these same funds into Union Gold ETF totalling to ₹152.11 crores respectively. The AUM and AAUM are inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Corporate Bond Fund totalling to ₹24.85 crores and ₹24.84 crores respectively. The AUM and AAUM are inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Gilt Fund totalling to ₹12.37 crores and ₹13.29 crores respectively. Lastly, the AUM and AAUM are inclusive of market value of the investments made by Union Arbitrage Fund in Union Money Market Fund totalling to ₹39.60 crores and ₹39.94 crores respectively.

# Union Mutual Fund AAUM Breakup

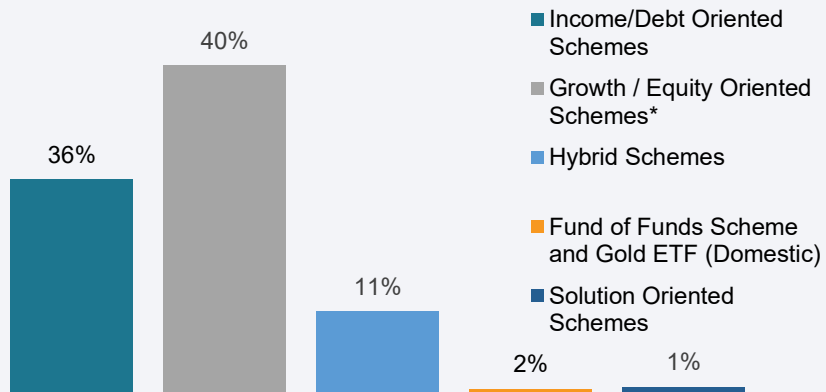
### T30 v/s B30



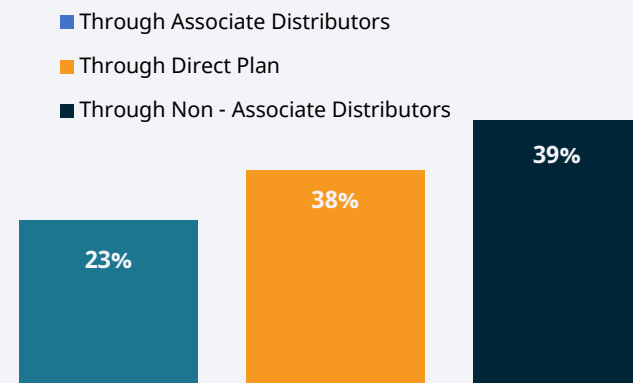
### Category of Investor



### Category of Schemes



### Distribution Channels



\*Union Retirement Fund and Union Children's Fund is considered under Growth/ Equity Oriented Schemes.

Source : Internal Data , Data as on 31 May 2026

# Share Holding-Timeline

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The Mutual Fund was originally co-sponsored by Union Bank of India and KBC Participations Renta, a 100% subsidiary of KBC Asset Management NV.

Subsequently in December 2016, Union Bank of India acquired the entire shareholding held by KBC Participations Renta in Union Asset Management Company Private Limited (Union AMC) and Union Trustee Company Private Limited

On 17<sup>th</sup> May 2018, Daiichi Life Group, Inc. invested in Union AMC to the extent of 39.62% of the post issue share capital of Union AMC. Consequently, Union Bank of India and Daiichi Life Group, Inc. have become Co-sponsors of Union Mutual Fund.

# About Shareholders

## Union Bank of India:

Public Sector Bank, founded in 1919, in existence for over 100 years, headquartered in Mumbai

Gross Advances:  
₹ 10.79 trillion

Branches: 8,697  
ATM: 8,656

Basel III Total CAR:  
18.10%

Total deposits:  
₹ 13.07 Trillion

Overseas branches in Sydney, Dubai in addition to representative offices in Abu Dhabi and one overseas subsidiary office

# About Shareholders

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## Daiichi Life Group, Inc.

Founded in 1902, in existence for over 118 years, holding company headquartered in Tokyo. Two regional headquarters in United States of America and Singapore.

Total Assets:  
(¥ in millions)  
35,185,307

Domestic Life  
Insurance Business

Overseas Life Business

Asset Management  
Business

Consolidated Solvency  
Margin Ratio: 831.8%

Dai-ichi Frontier Life,  
Dai-ichi Life & Neo First  
Life

Protective Life, TAL &  
Dai-ichi Life Vietnam

Asset Management  
One

# Overview of Asset Management Business of Daiichi Life Group, Inc.

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## Asset Management One

49% voting rights

30% economic interest

- Head Quartered in Tokyo
- Geography – Japan
- In October 2016, DIAM Co. Ltd. was integrated with Mizuho Asset Management Co. Ltd., Shinko Asset Management Co. Ltd. and the Asset Management Division of Mizuho Trust & Banking Co. Ltd. to establish Asset Management One Co. Ltd.
- AUM as on April 2026- ¥76 trillion

# Board of Directors - Trustee Company

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## **Dr. Pushpangadan Mangari (Independent Director)**

Dr. Pushpangadan Mangari has over four decades of rich and varied experience in the Financial Services Industry.

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## **Mr. Sharad Sharma (Independent Director)**

Sharad Sharma has a rich and varied experience of over 40 years in the Banking and Financial Industry.

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## **Mr. Rajan Krishnan (Independent Director)**

Mr. Rajan Krishnan has over 20 years of experience in the asset management industry. He has extensive experience in and a very strong understanding of Sales, Marketing and Investment domains within the business.

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## **Ms. Sushmita Ghatak (Independent Director)**

Ms. Sushmita Ghatak has over 30 years of experience in governance, strategic leadership, risk management, operations, and organisational transformation.

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## **Mr. Sumit Srivastava (Associate Director)**

Mr. Srivastava is a senior banking leader with over 27 years of experience in the banking and financial services industry.

# Board of Directors - Asset Management Company

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## **Mr. Asheesh Pandey - Associate Director**

Mr. Asheesh Pandey is a seasoned Banker with experience of more than 27 years. Mr. Pandey has an experience of handling diverse portfolio ranging from Credit, Credit Monitoring, Treasury & Merchant Banking, Foreign Transactions & Joint Ventures, Marketing & Customer Relationships and Banking Operations. Being a Tech-Savvy banker, he has played a key role in successful digital banking transformation by adopting ideations and innovations. He has also played an important role in the re-engineering, harmonization, automation and digitization during amalgamation of e-Andhra Bank and e-Corporation Bank with Union Bank of India. Mr. Pandey has an experience of handling diverse portfolio ranging from Credit, Credit Monitoring, Treasury & Merchant Banking, Foreign Transactions & Joint Ventures, Marketing & Customer Relationships and Banking Operations. Being a Tech-Savvy banker, he has played a key role in successful digital banking transformation by adopting ideations and innovations. He has also played an important role in the re-engineering, harmonization, automation and digitization during amalgamation of e-Andhra Bank and e-Corporation Bank with Union Bank of India.

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## **Mr. Manjunath Pandit - Independent Director**

Mr. Manjunath Pandit is a seasoned banking professional with over four decades of experience. He has exemplary customer service skills & holds comprehensive knowledge of banking industry and its procedures. His longest stint was with Canara Bank and he retired as a General Manager of Canara Bank. His responsibilities at Canara Bank also included enhancing customer service, managing branch operations, marketing and selling the Banking products, maintaining all quality and procedural standards and policy implementation. In addition to above, he also worked as a Branch Head of All Rouzokhi International Exchange Company in Dubai wherein he was responsible for Foreign Exchange and Overseas inward remittance to India & other countries.

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## **Mrs. Alice Vaidyan - Independent Director**

Mrs. Alice Vaidyan was the Chairman and Managing Director of General Insurance Corporation of India for the period January 2016 to July 2019. She has also held other positions such as General Manager, and Deputy General Manager in General Insurance Corporation of India from August 2008 to January 2016. She has featured in Fortune's Global List (2018) of Most Powerful Women in Business. She is currently a Director on Board of various entities.

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## **Mr. Ashwani Sindhvani - Independent Director**

Mr. Sindhvani is a finance professional with over four decades of experience in banking, financial markets, regulatory compliance, institutional governance and strategic public representation. He began his banking career with State Bank of India and moved to SBI Global Markets. He spent 21 years at BNP Paribas, as a Foreign Exchange Marketer working towards developing strong franchise in India, marketing complete range of Global Market products across different asset classes – Foreign Exchange and Interest rate covering spot, forwards, options and structured derivatives products, where his last assignment was as a Managing Director & Head – Global Markets Sales, India. He served as the Chief Executive of the Foreign Exchange Dealers' Association of India (FEDAI) from June 2016 to December 2025.

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## **Mr. Anil Bafna - Independent Director**

Mr. Anil Bafna is a practicing Chartered Accountant and Senior Partner at M/s. A. Bafna & Co., Chartered Accountants. He has discharged duties as a member of the Committee on Financial Markets & Investment Protection of Institute of Chartered Accountants of India (ICAI) and even as a National Expert of United Nations Industrial Development Organisation (UNIDO), Vienna, Austria.

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## **Mr. Yusuke Sato - Associate Director**

Mr. Yusuke Sato has rich and varied experience of 2 decades in the Financial Services Industry. He also holds an extensive experience of 14 years in the equity investment field. Presently, He is the Line Manager at Daiichi Life Group, Inc. Japan and is responsible for the Asset Management Business.

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## **Mrs. Priti Jay Rao - Associate Director**

Ms. Priti Jay Rao is an accomplished professional with over 25 years of diverse experience in building and delivering a wide range of IT services for customers located across all the five continents. She is a passionate advocate of amplifying business value by leveraging technology, human resources, and process automation. She has held leadership roles across various organizations wherein she has played a pivotal role in supporting IT teams. She is also actively engaged in various CSR activities. Currently, she is a Shareholder Director at Union Bank of India.

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# Management Team



Madhukumar Nair, MBA in Finance, is the Chief Executive Officer of Union AMC. During his professional career of more than 26 years, he has worked with HSBC AMC as Head - Institutional Business, Chief Sales & Distribution Officer, Invesco AMC as Director & Head - Retail Business, Institutional and Offshore Business.



Saurabh Jain, MBA, B.Com, is the Chief Marketing Officer of Union AMC and has more than 24 years of experience in Sales and Marketing. He has previously worked in different positions in the Sales & Marketing division of IDFC Investment Advisors Ltd., Standard Chartered AMC, and Birla Sunlife Distribution.



Harshad Patwardhan, CFA, B.Tech (IIT Bombay), PGDM (IIM Lucknow) is the Chief Investment Officer (CIO) at Union AMC with an overall experience of 31 years field of research and portfolio management in Indian equities. Prior to joining the AMC, he has worked with Girik Wealth Advisors as CIO, Edelweiss AMC and JPMorgan AMC as CIO - Equities.



Sanjay Bembalkar, CA, CFA, M.Sc.-Accounting & Finance (London School of Economics) is the Head Equity at Union AMC. In his professional career of more than 17 years, he has worked with Canara Robeco AMC as Fund Manager -Equities and Research Analyst, LIC AMC & Quantum Advisors Pvt. Ltd. in various capacities.

# Management Team



Parijat Agrawal, B.E. (Electronics & Communications), PGDM (IIM - Bangalore) is Head - Fixed Income in Union AMC and has more than 29 years of experience in Funds Management. Prior to this he has worked with SBI Mutual Fund, State Bank of Mauritius Limited, and SUN F&C AMC in various roles related to fixed income.



Rajkamal Tiwari, CA, MBA (ICFAI), LLB and B.Com is Chief Financial Officer & Chief Operating Officer of Union AMC and has over 25 years of experience in Finance. Prior to this he has worked in the finance and audit division of Principal PNB Asset Management Co. Private Limited, Price Waterhouse and A. F. Ferguson & Co.



Mr. Ashay Vaidya has over 18 years of experience in the field of Product Development and Management. He has been associated with Union Asset Management Company Private Limited since 2010 and has been effectively managing Product Development, Business Development and Alternates area of the AMC.



Maulik Bhansali, MMS, B.Com is the Chief Risk Officer at Union AMC. In his professional career of more than 19 years, he has worked in different positions with IDFC AMC, HSBC Global AMC, Birla Sun Life AMC & Morgan Stanley Investment Management Pvt. Ltd.



Ms. Richa Parasrampur, CS, L.L.B. and B.com. is the Chief Compliance Officer of Union AMC and has over 18 years of experience. Prior to this, she has worked with Baroda BNP Paribas AMC as the Head - Compliance, Legal & Secretarial, Principal AMC as the Head - Compliance, JPMorgan AMC as the AVP - Compliance.



Mr. Dhananjay Terdal, holds an Executive Post Graduate Program degree in Business Management from SIES College, Mumbai. He has over 22 years of experience in operations, and He has worked with HSBC Asset Management Company.

# Management Team



Vinayak Prasad, Post Graduate in Senior Leadership, Master of Business Administration and BA (Psychology & Sociology) is the Head - Human Resources of Union Asset Management Company Private Limited. He has over 17 years of experience in the field of Human Resources Management. Prior to joining Union Asset Management Company Pvt. Ltd., he has worked with ASK Investment Managers Pvt. Ltd., UTI AMC Ltd. and ICICI Prudential AMC Ltd. in the Human Resources function.



Yunus Sagari, Bachelor of Engineering (B.E) in Electronics & Telecommunication (Mumbai University) is the Head - Information Technology of Union AMC Pvt. Ltd. He has more than 20 years of experience in Information Technology function. Prior to joining Union AMC Pvt. Ltd., he has worked in different positions with Angel Broking Ltd. & DCB Bank Ltd.



Rizvi Syed Sadiq Raza, Post Graduate - Management of Business Finance and BMM (Advertising) is the Head - Offshore Business, AIF and SIF at Union Asset Management Company Private Limited. He has over 21 years of experience across MF, PMS and AIF. Prior to joining Union Asset Management Company Pvt. Ltd., he has worked with Oister Global., HSBC Asset Management India, ICICI Securities and HDFC Mutual Fund in Sales, Business Development and Product functions.



Ms. Leena Johnson, B.A., PGDM (Personnel Management & Industrial Relation) is the Head - Customer Service at Union AMC. In her professional career of more than 28 years, she has worked with Peerless Funds Management Company Ltd., Matrix AMC Pvt. Ltd., OptiMix, UTI Technology Services Ltd. & M. N. Dastur & Co. Ltd. in various capacities.



Nishant Dharavat B.com, MBA is the Head - Institutional Sales of Union AMC. In his professional career of more than 22 years, He has worked with Trust AMC, Invesco AMC and Kotak Mahindra AMC.



Mr. Rajesh Aynor has over 21 years of experience in the field of investment research and fund management. He has worked with Prajana Advisors, ITI AMC, Mirae Asset AMC .

# Investment Team - Equity



**HARSHAD PATWARDHAN**  
Chief Investment Officer



**SANJAY BEMBALKAR**  
Head - Equity



**GAURAV CHOPRA**  
Fund Manager



**VINOD MALVIYA**  
Fund Manager



**PRATIK DHARMSHI**  
Fund Manager



**VISHAL THAKKER**  
Dealer - Equity



**PRATIT VAJANI**  
Associate  
Fund  
Manager



**PARTH DALIA**  
Research  
Analyst



**HITEN BHADRA**  
Dealer -  
Equity



**JENISH KARIA**  
Research Analyst



**HARDIK GOYAL**  
Research Analyst



**JITARK SHAH**  
Research Analyst



**PRASAD VADNERE**  
Research Analyst

## Investment Team – Fixed Income

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**PARIJAT AGRAWAL**  
Head of Fixed Income



**DEVESH THACKER**  
Fund Manager



**ANINDYA SARKAR**  
Fund Manager



**TARUN SINGH**  
Senior Dealer-Fixed Income



**SHRENUJ PAREKH**  
Co-Fund Manager

## Product Offering (Open ended schemes)

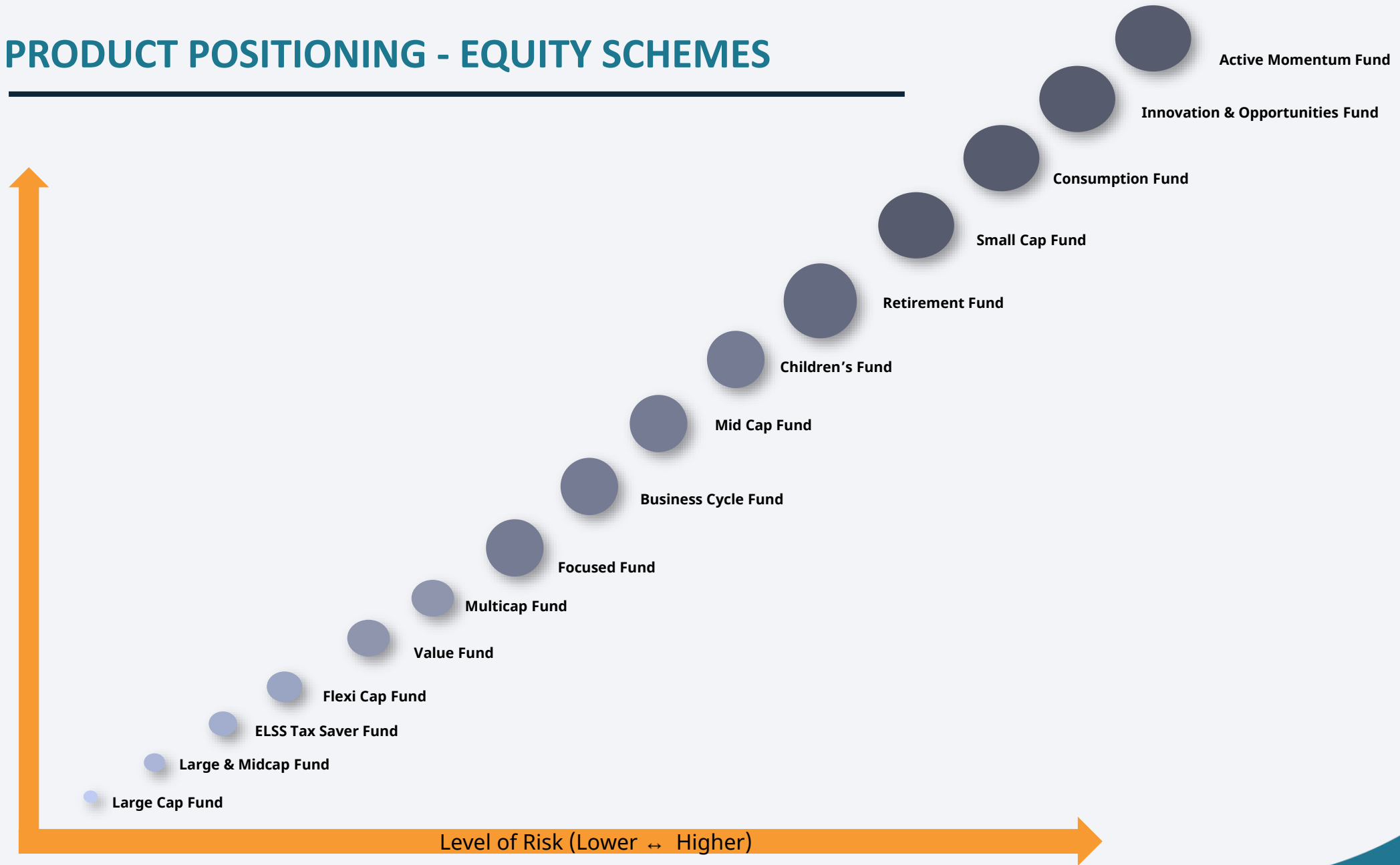
SR. NO	PRESENCE OF UNION MF	SCHEME CATEGORY	DATE OF INCEPTION	MANAGED/CO-MANAGED BY
1	Union Flexi Cap Fund	Equity Scheme-Flexi Cap Fund	10-Jun-11	Sanjay Bembalkar and Vinod Malviya
2	Union Focused Fund	Equity Scheme-Focused Fund	05-Aug-19	Pratik Dharmshi and Vinod Malviya
3	Union Midcap Fund	Equity Scheme-Midcap Fund	23-Mar-20	Gaurav Chopra and Pratik Dharmshi
4	Union Large & Midcap Fund	Equity Scheme-Large & Midcap Fund	06-Dec-19	Vinod Malviya and Pratik Dharmshi
5	Union ELSS Tax Saver Fund	Equity Scheme-Equity Linked Savings Scheme	23-Dec-11	Vinod Malviya and Sanjay Bembalkar
6	Union Small Cap Fund	Equity Scheme-Small cap Fund	10-Jun-14	Pratik Dharmshi and Gaurav Chopra
7	Union Value Fund	Equity Scheme – Value Fund	05-Dec-18	Vinod Malviya and Gaurav Chopra
8	Union Largecap Fund	Equity Scheme-Large Cap Fund	11-May-17	Pratik Dharmshi and Sanjay Bembalkar
9	Union Multicap Fund	Equity Scheme-Multi Cap Fund	19-Dec-22	Harshad Patwardhan and Sanjay Bembalkar
10	Union Innovation & Opportunities Fund	Equity Scheme-Sectoral/Thematic Fund	06-Sep-23	Gaurav Chopra and Sanjay Bembalkar
11	Union Business Cycle Fund	Equity Scheme-Thematic Fund	05-Mar-24	Harshad Patwardhan and Pratik Dharmshi
12	Union Gilt Fund	Debt Scheme – Gilt Fund	08-Aug-22	Parijat Agrawal & Anindya Sarkar
13	Union Short Duration Fund	Debt Scheme – Short Duration Fund	31-Jan-25	Anindya Sarkar & Shrenuj Parekh
14	Union Active Momentum Fund	Equity Scheme-Thematic Fund	19-Dec-24	Gaurav Chopra and Sanjay Bembalkar
15	Union Corporate Bond Fund	Debt Scheme-Corporate Bond Fund	25-May-18	Anindya Sarkar, Shrenuj Parekh & Parijat Agrawal
16	Union Dynamic Bond Fund	Debt Scheme-Dynamic Bond Fund	13-Feb-12	Parijat Agrawal & Devesh Thacker
17	Union Money Market Fund	Debt Scheme-Money Market Fund	26-Aug-21	Devesh Thacker & Parijat Agrawal
18	Union Liquid Fund	Debt Scheme-Liquid Fund	15-Jun-11	Devesh Thacker & Parijat Agrawal
19	Union Overnight Fund	Debt Scheme-Overnight Fund	27-Mar-19	Tarun Singh & Devesh Thacker

# Product Offering (Open ended schemes)

SR. NO	PRESENCE OF UNION MF	SCHEME CATEGORY	DATE OF INCEPTION	MANAGED/CO-MANAGED BY
20	Union Balanced Advantage Fund	Hybrid Scheme-Dynamic Asset Allocation or Balanced Advantage Fund	29-Dec-17	Sanjay Bembalkar, Gaurav Chopra, Vishal Thakker & Parijat Agrawal
21	Union Equity Savings Fund	Hybrid Scheme-Equity Savings Fund	09-Aug-18	Sanjay Bembalkar, Gaurav Chopra & Parijat Agrawal
22	Union Arbitrage Fund	Hybrid Scheme-Arbitrage Fund	20-Feb-19	Vishal Thakker & Devesh Thacker
23	Union Aggressive Hybrid Fund	Hybrid Scheme-Aggressive Hybrid Fund	18-Dec-20	Sanjay Bembalkar, Vinod Malviya & Parijat Agrawal
24	Union Multi Asset Allocation Fund	Hybrid Scheme – Multi Asset Allocation Fund	10-Sep-2024	Sanjay Bembalkar, Vinod Malviya & Anindya Sarkar
25	Union Retirement Fund	Solution Oriented Scheme-Retirement Fund	22-Sep-22	Pratik Dharmshi and Pratit Vajani
26	Union Children’s Fund	Solution Oriented Scheme-Children’s Fund	19-Dec-23	Gaurav Chopra, Vinod Malviya & Parijat Agarwal
27	Union Gold ETF	Other Schemes - Exchange Traded Fund (ETF).	18-Feb-2025	Vinod Malviya
28	Union Gold ETF Fund of Fund	Others – Fund Of Funds	28-Feb-2025	Vinod Malviya
29	Union Income Plus Arbitrage Active FOF	Others – Fund Of Funds	12-Jun-2025	Vishal Thakkar , Anindya Sarkar & Shrenuj Parekh
30	Union Low Duration Fund	Debt Scheme-Low Duration Fund	16-Jul-2025	Anindya Sarkar & Devesh Thacker
31	Union Diversified Equity All Cap Active FOF	Others – Fund Of Funds	22-Sep-2025	Gaurav Chopra and Pratik Dharmshi
32	Union Consumption Fund	Equity Scheme- Consumption theme	22- Dec- 2025	Vinod Malviya & Sanjay Bembalkar
33	Arthaya Equity Long Short Fund	Specialised Investment Fund	25- April- 2026	Rajesh Aynor & Hiten Bhadra

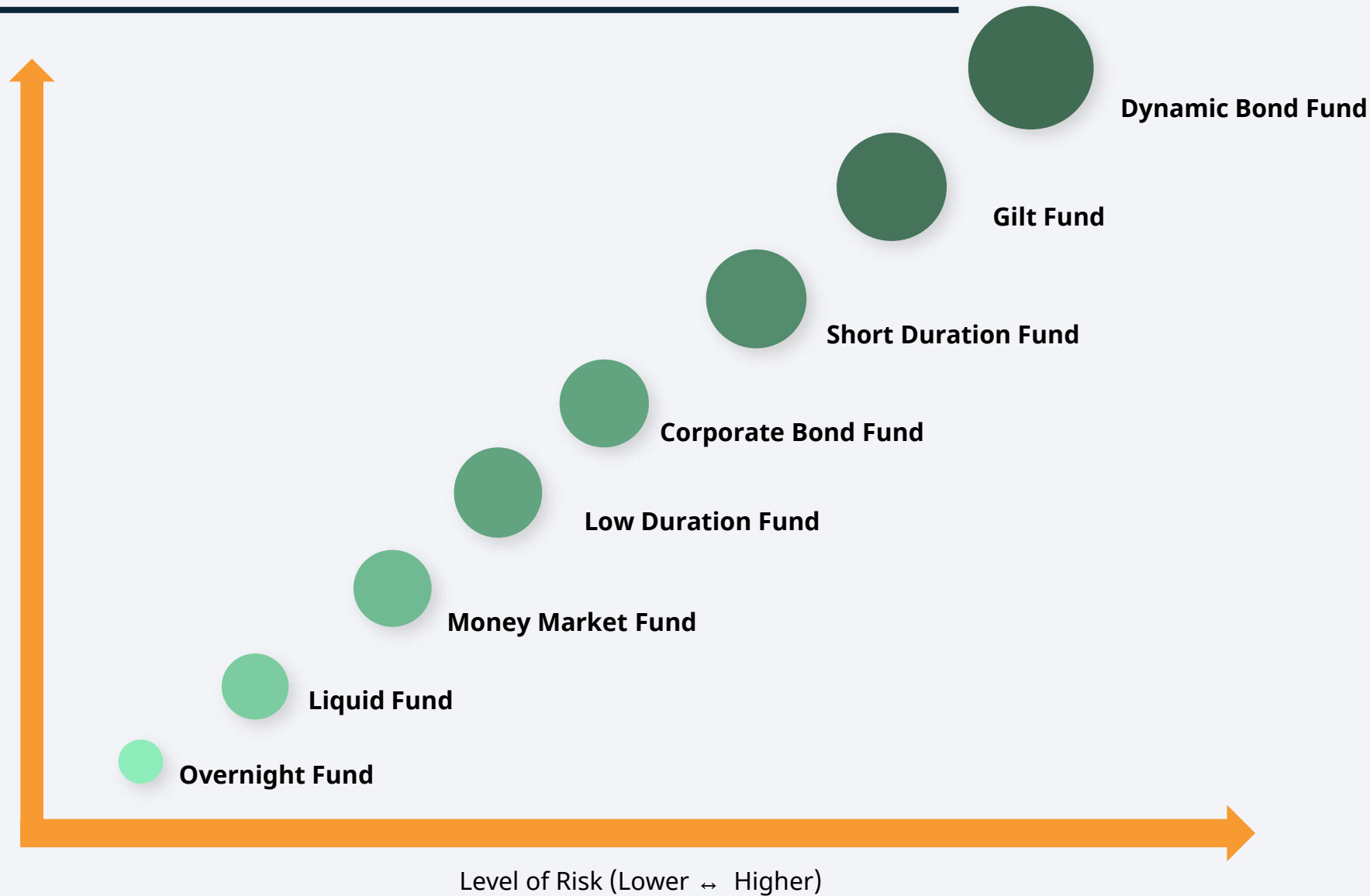
Please Note : Mr. Vishal Thakker has been added as Fund Manager for Arbitrage portion w.e.f. October 01,2025 in Balanced Advantage Fund.

# PRODUCT POSITIONING - EQUITY SCHEMES



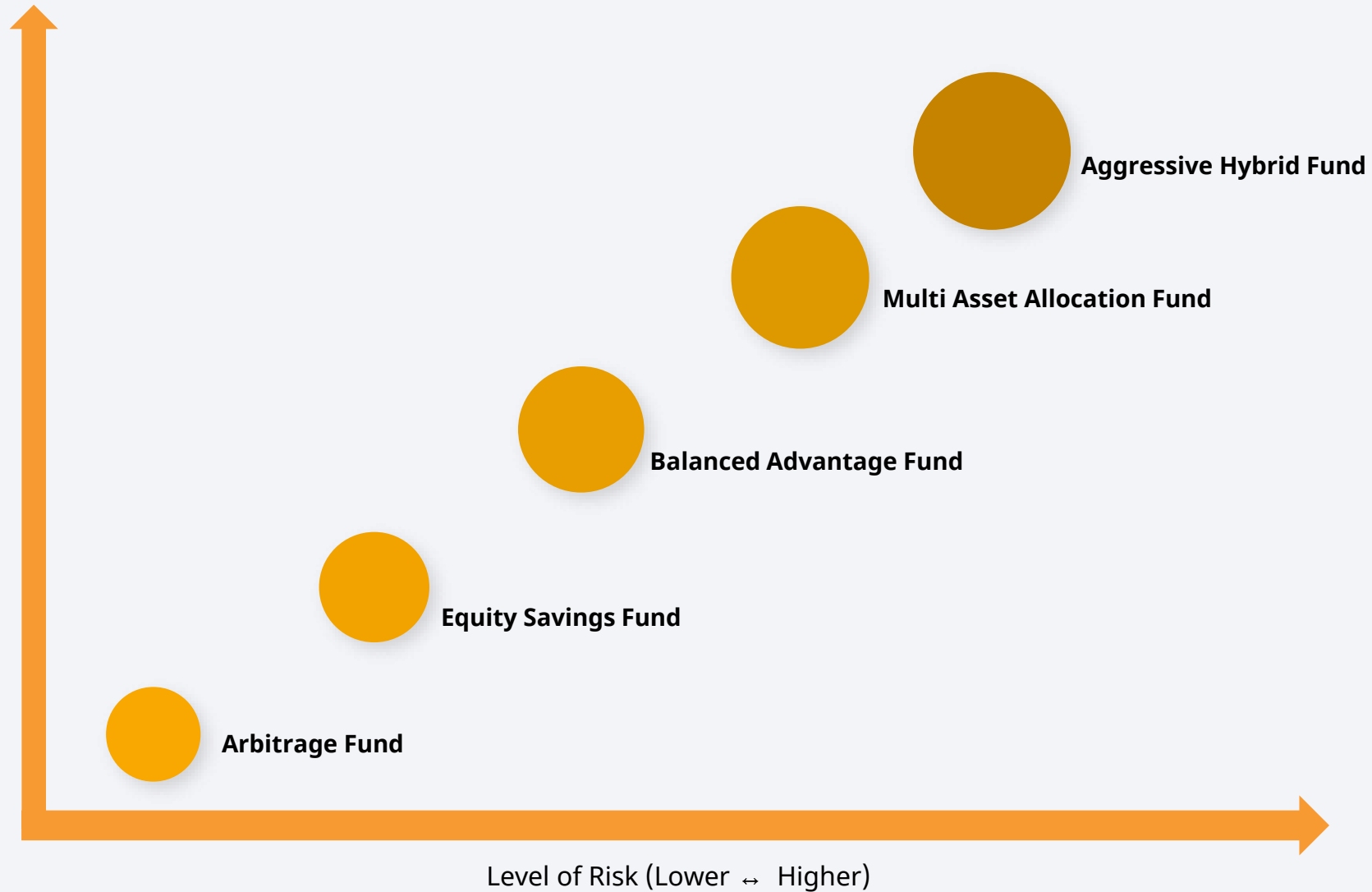
*Note: The risk spectrum shown above is for broadly explaining the risk spectrum of different categories of schemes. The actual risk for schemes may or may not be in line with the risk curve shown above.*

# PRODUCT POSITIONING - DEBT SCHEMES



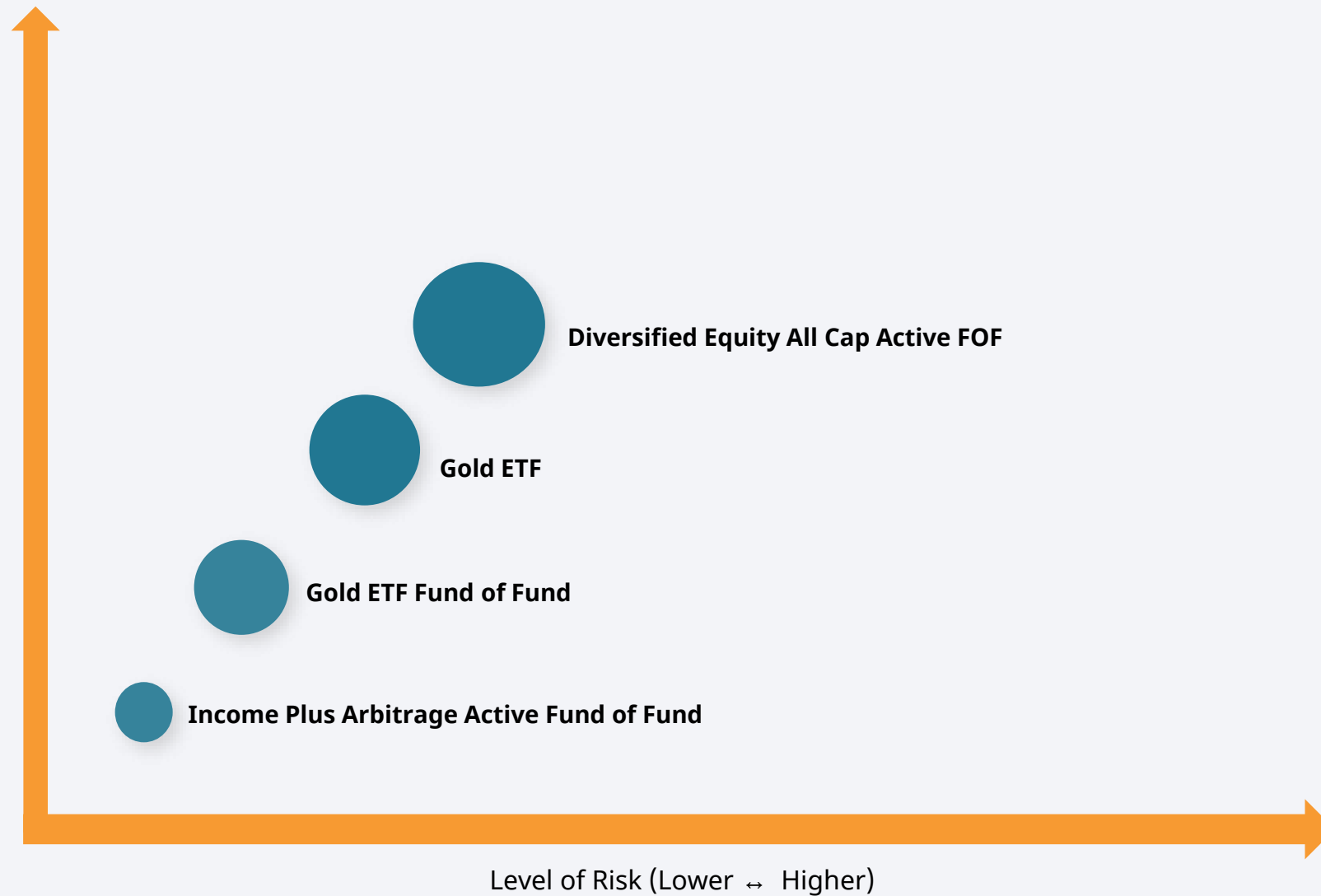
*Note: The risk spectrum shown above is for broadly explaining the risk spectrum of different categories of schemes. The actual risk for schemes may or may not be in line with the risk curve shown above.*

# PRODUCT POSITIONING - HYBRID SCHEMES



*Note: The risk spectrum shown above is for broadly explaining the risk spectrum of different categories of schemes. The actual risk for schemes may or may not be in line with the risk curve shown above.*

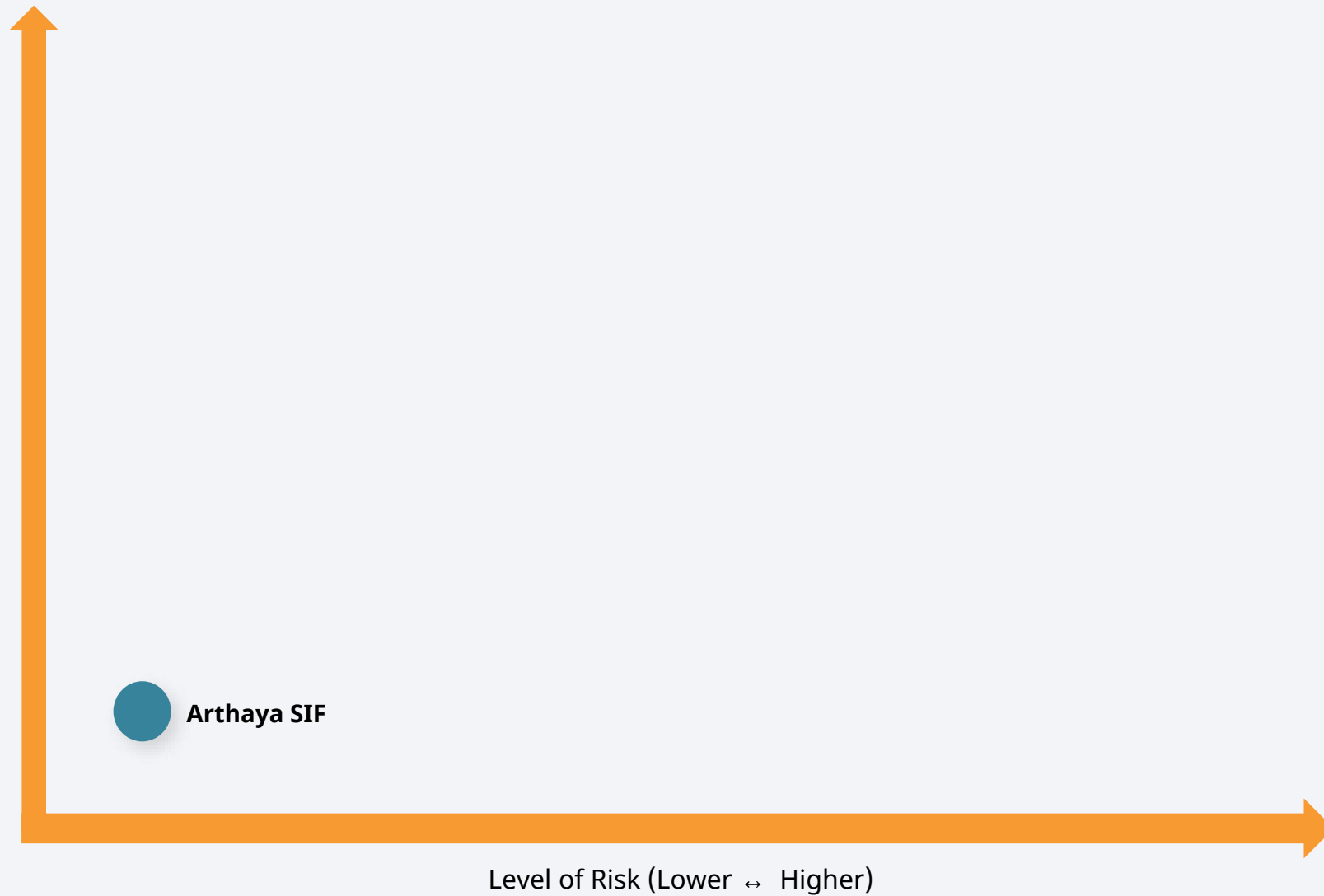
# PRODUCT POSITIONING – ETF and FOF



*Note: The risk spectrum shown above is for broadly explaining the risk spectrum of different categories of schemes. The actual risk for schemes may or may not be in line with the risk curve shown above.*

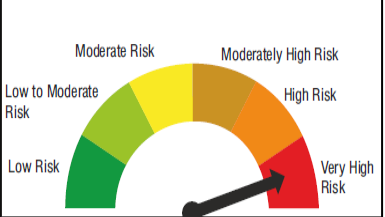
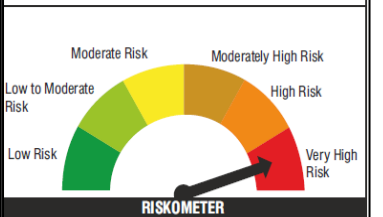
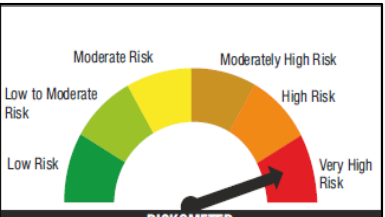
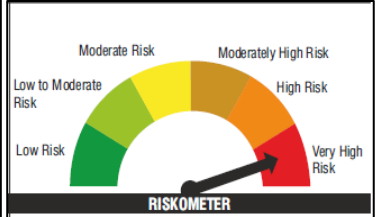
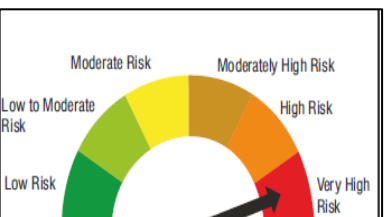
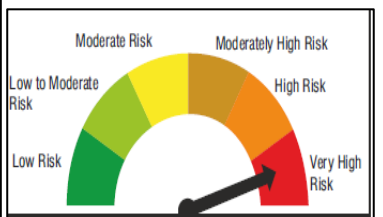
# PRODUCT POSITIONING – SIF

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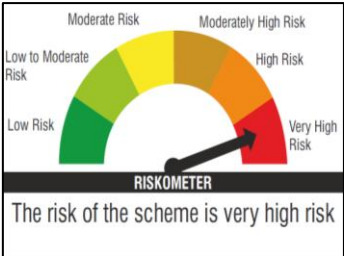
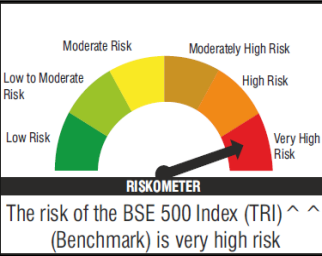
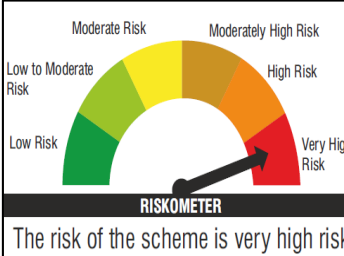
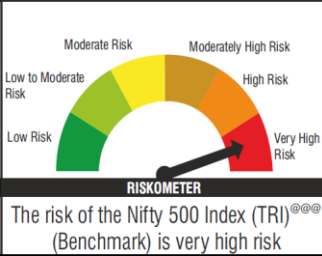
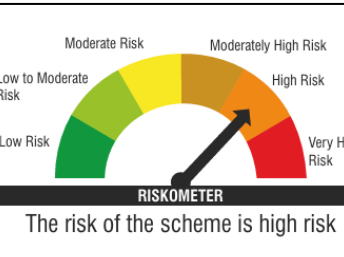
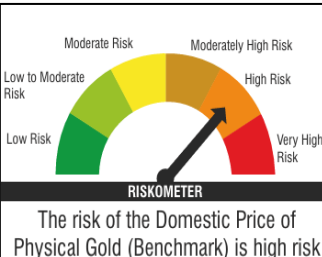
*Note: The risk spectrum shown above is for broadly explaining the risk spectrum of different categories of schemes. The actual risk for schemes may or may not be in line with the risk curve shown above.*

# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment predominantly in Equity and Equity related portfolio</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union ELSS Tax Saver Fund(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act.</li> <li>• Investment predominantly in Equity and Equity related portfolio</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union Focused Fund (An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap))</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in equity &amp; equity related securities including equity derivatives upto a maximum of 30 stocks across market capitalization.</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>

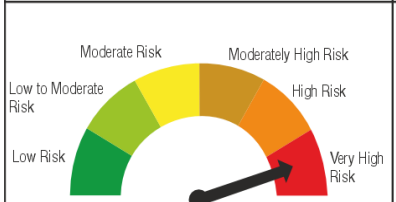
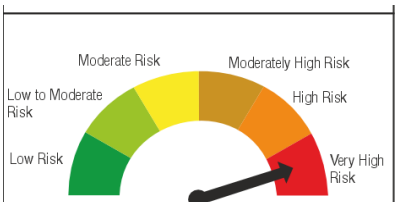
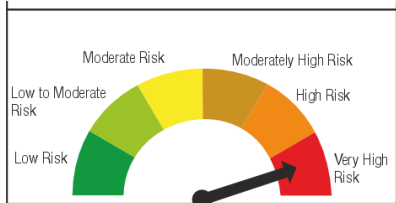
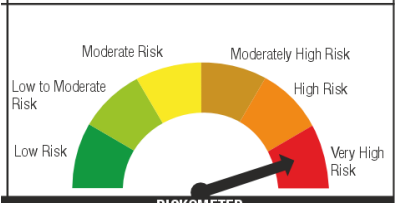
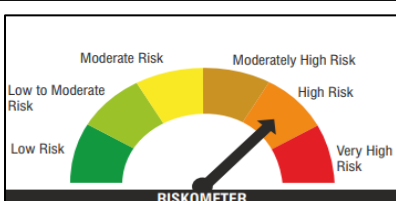
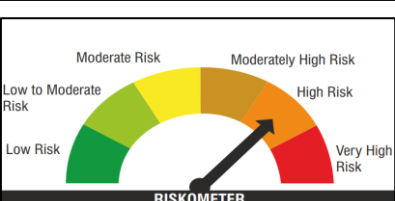
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Value Fund (An Open-ended equity scheme following a value investment strategy)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment predominantly in a portfolio of equity and equity related securities of value companies.</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union Active Momentum Fund (An open-ended equity scheme following momentum theme)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over long term</li> <li>• An actively managed thematic equity scheme that invests in stocks exhibiting momentum characteristics</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the Nifty 500 Index (TRI)®®® (Benchmark) is very high risk</p>
<p><b>Union Gold ETF (An open-ended scheme replicating/tracking domestic price of Gold)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over long term</li> <li>• Returns that are in line with the performance of physical gold in terms of domestic prices, subject to tracking errors</li> </ul>	 <p>The risk of the scheme is high risk</p>	 <p>The risk of the Domestic Price of Physical Gold (Benchmark) is high risk</p>

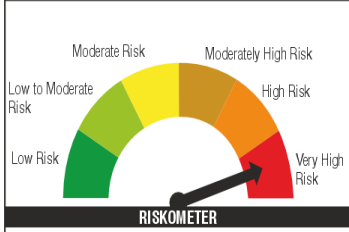
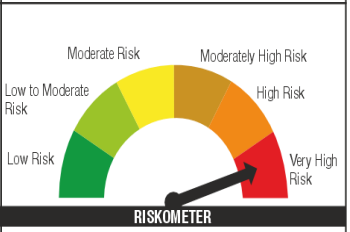
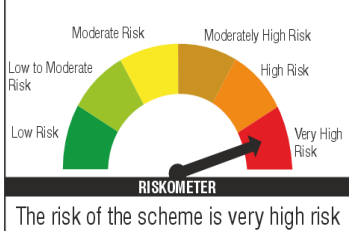

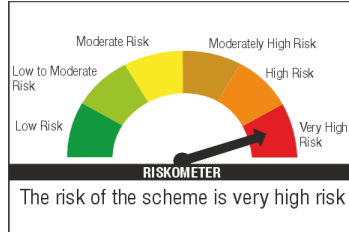
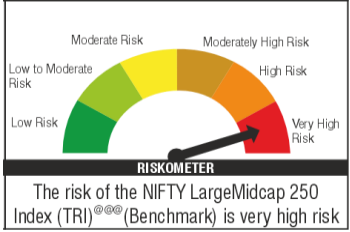
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Small Cap Fund (Small Cap Fund - An Open Ended Equity Scheme predominantly investing in Small Cap stocks)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment predominantly in Equity and Equity related portfolio of small cap companies</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 250 SmallCap Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union Multicap Fund (Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• An open ended equity scheme investing across large cap, mid cap and small cap stocks</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the Nifty 500 Multicap 50:25:25 Index (TRI) @@@ (Benchmark) is very high risk</p>
<p><b>Union Gold ETF Fund of Fund (An open-ended Fund of Fund Scheme investing in units of Union Gold ETF)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over long term</li> <li>• Predominately investing in units of Union Gold ETF.</li> </ul>	 <p>The risk of the scheme is high risk</p>	 <p>The risk of the Domestic Price of Physical Gold (Benchmark) is high risk</p>

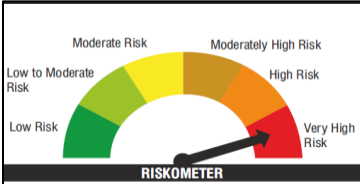
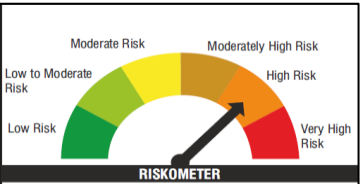
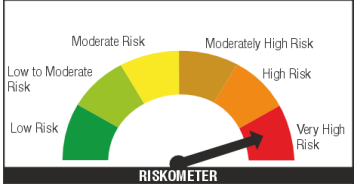
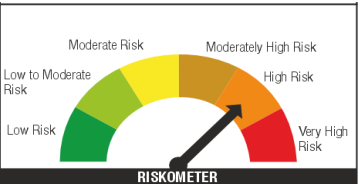
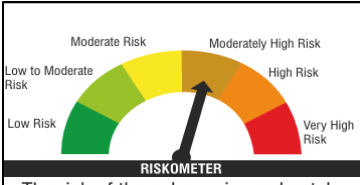
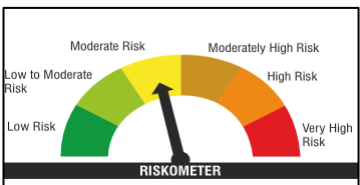
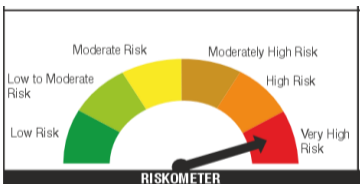
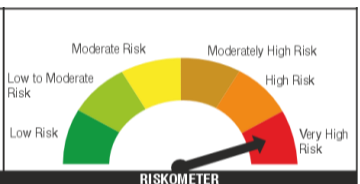
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# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Largecap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment predominantly in a portfolio of select equity and equity linked securities of large cap companies.</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 100 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union Midcap Fund (Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over long term.</li> <li>• Investing predominantly in equity &amp; equity related securities of midcap companies</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 150 MidCap Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union Large &amp; Midcap Fund (Large &amp; Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <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) @@@ (Benchmark) is very high risk</p>

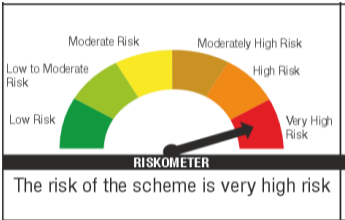
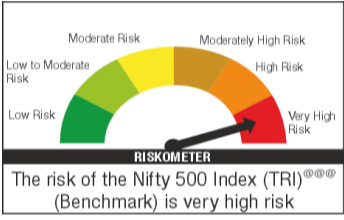
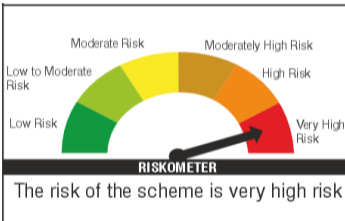
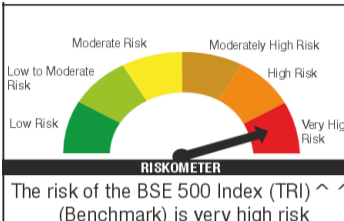
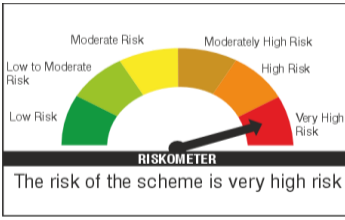
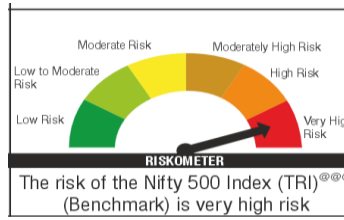
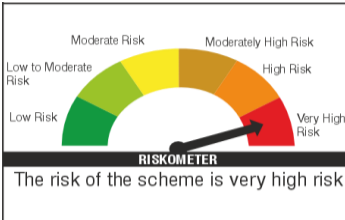
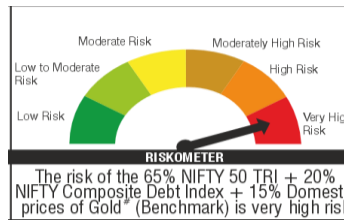
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Aggressive Hybrid Fund (An open-ended hybrid scheme investing predominantly in equity and equity related instruments)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Growth and Income</li> <li>• Investments predominantly in equity and equity related instruments. The scheme will also invest in debt &amp; money market instruments.</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the CRISIL Hybrid 35+65 Aggressive Index (TRI)<sup>#</sup> (Benchmark) is high risk</p>
<p><b>Union Balanced Advantage Fund (An Open-ended Dynamic Asset Allocation Fund)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment predominantly in a portfolio of equity and equity linked securities and the rest in debt and money market instruments.</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI)<sup>@@@</sup> (Benchmark) is high risk</p>
<p><b>Union Equity Savings Fund (An Open Ended Scheme investing in Equity, Arbitrage and Debt)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment predominantly in a portfolio of equity and equity related securities.</li> </ul>	 <p>The risk of the scheme is moderately high risk</p>	 <p>The risk of the CRISIL Equity Savings Index (TRI)<sup>#</sup> (Benchmark) is moderate risk</p>
<p><b>Union Retirement Fund (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide a retirement investment solution to investors</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 500 Index (TRI)<sup>^^</sup> (Benchmark) is very high risk</p>

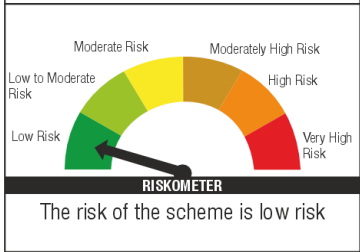
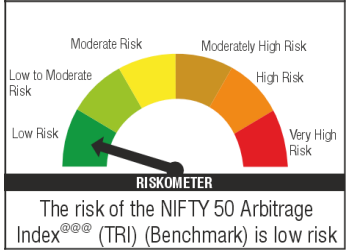
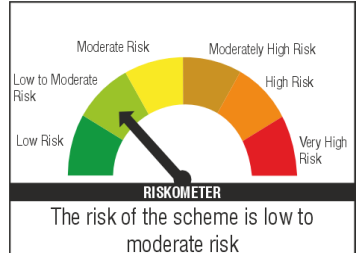
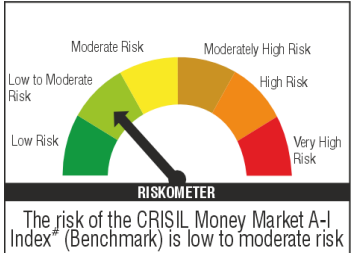
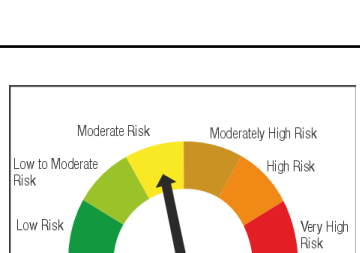
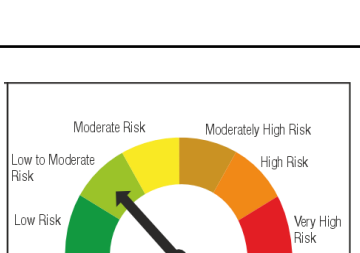
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# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Innovation &amp; Opportunities Fund (An open-ended equity scheme following innovation theme)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over long term.</li> <li>• Investment predominantly in equity and equity related securities of Innovative Companies</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the Nifty 500 Index (TRI)®®® (Benchmark) is very high risk</p>
<p><b>Union Children's Fund (An open ended fund for investment for children, having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)).</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide investment solution to investors</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union Business Cycle Fund (An open-ended equity scheme following business cycles-based investing theme)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over long term.</li> <li>• Investment predominantly in equity and equity related securities of business cycle-based theme</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the Nifty 500 Index (TRI)®®® (Benchmark) is very high risk</p>
<p><b>Union Multi Asset Allocation Fund (An open-ended scheme investing in Equity, Debt, Gold and/ or Silver)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long term wealth creation</li> <li>• Investment in a diversified portfolio of Equity &amp; Equity Related Instruments, Debt and Money Market Instruments and Units of Gold ETFs and/or Silver ETFs</li> </ul>	 <p>The risk of the scheme is very high risk</p>	 <p>The risk of the 65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 15% Domestic prices of Gold (Benchmark) is very high risk</p>

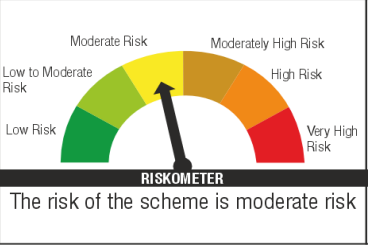
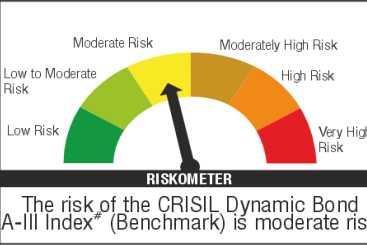
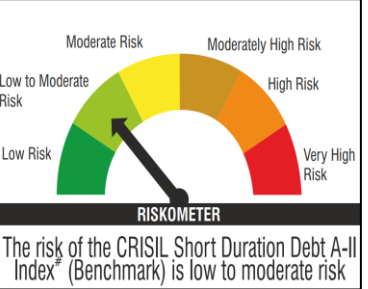
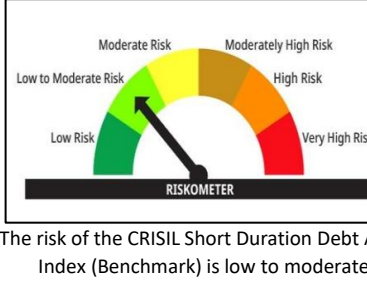
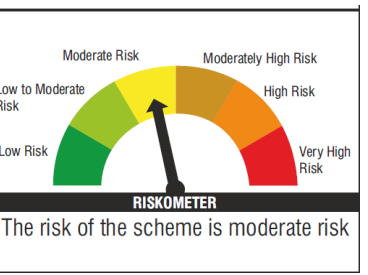
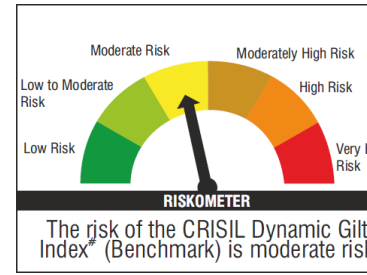
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Arbitrage Fund (An Open Ended Scheme investing in Arbitrage Opportunities)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over short term from arbitrage opportunities in equity market.</li> <li>Investment in arbitrage opportunities in the cash &amp; derivatives segment of the equity market</li> </ul>	 <p>The risk of the scheme is low risk</p>	 <p>The risk of the NIFTY 50 Arbitrage Index<sup>®</sup> (TRI) (Benchmark) is low risk</p>
<p><b>Union Money Market Fund (An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Regular income over short term</li> <li>Investments in money market instruments with maturity upto one year</li> </ul>	 <p>The risk of the scheme is low to moderate risk</p>	 <p>The risk of the CRISIL Money Market A-I Index<sup>#</sup> (Benchmark) is low to moderate risk</p>
<p><b>Union Corporate Bond Fund (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Regular income over Medium to Long term</li> <li>Income by investing in fixed income securities of varying maturities and credit</li> </ul>	 <p>The risk of the scheme is moderate risk</p>	 <p>The risk of the CRISIL Corporate Debt A-II Index<sup>#</sup> (Benchmark) is low to moderate risk</p>

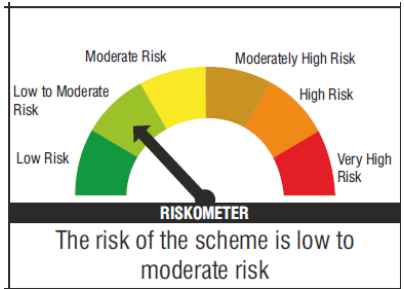
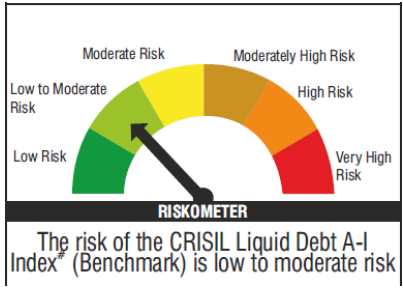
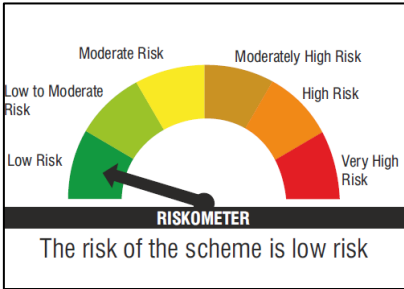
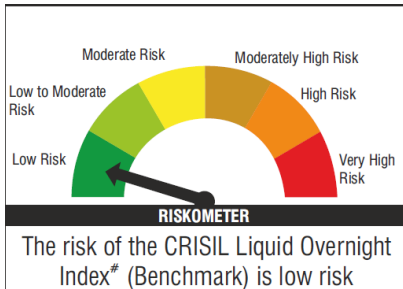
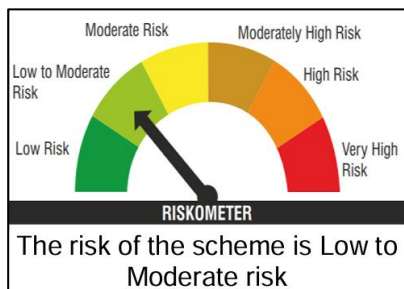
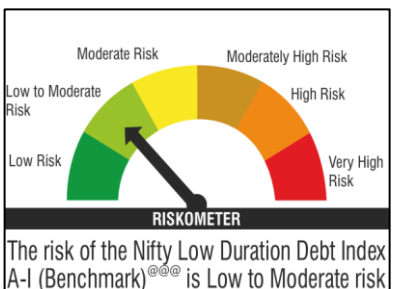
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Dynamic Bond Fund (An open-ended dynamic debt Scheme investing across duration. A relatively high interest rate risk and moderate credit risk)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Regular Income over Medium to Long Term</li> <li>Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition.</li> </ul>	 <p>The risk of the scheme is moderate risk</p>	 <p>The risk of the CRISIL Dynamic Bond A-III Index<sup>#</sup> (Benchmark) is moderate risk</p>
<p><b>Union Short Duration Fund (An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 Year to 3 Years. Please refer Page No. 20 of the SID for concept of Macaulay Duration. A high interest rate risk and moderate credit risk.)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Short term income generation and capital appreciation solution</li> <li>A debt fund that aims to generate income by investing in a range of debt and money market instruments of various maturities.</li> </ul>	 <p>The risk of the CRISIL Short Duration Debt A-II Index<sup>#</sup> (Benchmark) is low to moderate risk</p>	 <p>The risk of the CRISIL Short Duration Debt A-II # Index (Benchmark) is low to moderate</p>
<p><b>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.)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Credit risk free return over the medium to long term</li> <li>Investments in Government Securities across maturities</li> </ul>	 <p>The risk of the scheme is moderate risk</p>	 <p>The risk of the CRISIL Dynamic Gilt Index<sup>#</sup> (Benchmark) is moderate risk</p>

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

# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>Union Liquid Fund (An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Reasonable returns over Short Term commensurate with low risk and high level of liquidity.</li> <li>Investment in Money market and Debt securities with maturity of upto 91 days.</li> </ul>	 <p>The risk of the scheme is low to moderate risk</p>	 <p>The risk of the CRISIL Liquid Debt A-I Index* (Benchmark) is low to moderate risk</p>
<p><b>Union Overnight Fund (An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in Debt and Money Market instruments with overnight maturity.</li> </ul>	 <p>The risk of the scheme is low risk</p>	 <p>The risk of the CRISIL Liquid Overnight Index* (Benchmark) is low risk</p>
<p><b>Union Low Duration Fund (An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively high interest rate risk and moderate credit risk.)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income generation over shorter duration.</li> <li>A debt fund that aims to generate income by investing in debt and money market instruments, such that the Macaulay duration of the portfolio is between 6 months to 12 months</li> </ul>	 <p>The risk of the scheme is Low to Moderate risk</p>	 <p>The risk of the Nifty Low Duration Debt Index A-I (Benchmark)*** is Low to Moderate risk</p>

**Note: The Scheme and Benchmark riskometers are evaluated on monthly basis and the current riskometers are based on the evaluation of portfolios as on May 31 2026.**

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



# Scheme Product Labels & Benchmark Riskometers

	Riskometer	Benchmark Riskometer
<p><b>UNION INCOME PLUS ARBITRAGE ACTIVE FOF (An open-ended FoF investing in units of Arbitrage and Debt Oriented Schemes.)</b>  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income generation over medium to long term</li> <li>Investment predominately in units of Arbitrage Fund and Debt Funds.</li> </ul>	<p>The risk of the scheme is Moderate risk</p>	<p>The risk of the 60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI # (Benchmark) is Low to Moderate risk.</p>
<p><b>UNION DIVERSIFIED EQUITY ALL CAP ACTIVE FOF (An open-ended Fund of Fund Scheme investing in units of Equity Oriented Schemes that are based on varied market caps)</b>  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Capital Appreciation over long term.</li> <li>Investment predominately in units of Equity oriented schemes.</li> </ul>	<p>The risk of the scheme is very high risk</p>	<p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
<p><b>Union Consumption Fund (An open-ended equity scheme following consumption theme)</b>  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment predominantly in equity &amp; equity related instruments of entities engaged in consumption and consumption related sectors or allied sectors.</li> </ul>	<p>The risk of the scheme is very high risk</p>	<p>The risk of the Nifty India Consumption Index (TRI)@@@ (Benchmark) is very high risk</p>

**Note: The Scheme and Benchmark riskometers are evaluated on monthly basis and the current riskometers are based on the evaluation of portfolios as on May 31, 2026.**

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

# Scheme Product Labels & Benchmark Risk Band

	Riskband	Benchmark Risk Band** [ Nifty 200 (TRI) Index]^
<p><b>Arthaya Equity Long Short Fund (An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>To generate long- term capital appreciation by investing in a diversified portfolio of equity and equity- related instruments while employing limited short exposure through derivatives to enhance returns and manager risk efficiently.</li> </ul>	<p style="text-align: center;"><b>RISK BAND</b></p> <p style="text-align: center;">LOWER RISK <span style="float: right;">HIGHER RISK</span></p>  <p style="text-align: center;">RISK-LEVEL 5</p> <p style="text-align: center;">Risk Band level 5</p>	<p style="text-align: center;"><b>RISK BAND</b></p> <p style="text-align: center;">LOWER RISK <span style="float: right;">HIGHER RISK</span></p>  <p style="text-align: center;">RISK-LEVEL 5</p> <p style="text-align: center;">NIFTY 200 Total Returns Index(TRI)</p>

\*\*The Risk Band has been as specified by AMFI.

**Note: The Scheme and Benchmark Risk Band are evaluated on monthly basis and the current riskometers are based on the evaluation of portfolios as on May 31, 2026.**

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

# Potential Risk Class Matrix of Debt Schemes

Scheme name	Potential Risk Class Matrix			
Union Overnight Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
	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)	A-I		
	Moderately (Class II)			
Relatively High (Class III)				
Union Liquid Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Union Money Market Fund	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)		B-I	
	Moderately (Class II)			
	Relatively High (Class III)			
Union Dynamic Bond Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Union Corporate Bond Fund	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)			
	Moderately (Class II)			
	Relatively High (Class III)		B-III	
Union Short Duration Fund	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Union Low Duration Fund	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) →			
	Moderately (Class II) ↓			
	Relatively High (Class III)	A-III		

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**THANK YOU**

