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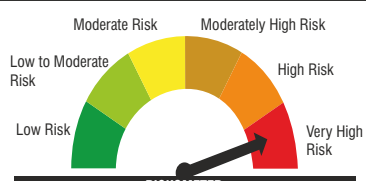
Funds
Inscope

choose *multi*
kyunki markets kabhi bhi
maar sakte hai *palti*

By their very nature Markets - be it equity market, debt market or commodity market like gold - have their ups and downs. Diversify across these markets by investing in Multi Asset Fund.

Union Multi Asset Allocation Fund

(An open-ended scheme investing in Equity, Debt, Gold and/ or Silver)

<p>This product is suitable for investors who are seeking*</p>	<p>Riskometer</p>
<ul style="list-style-type: none"> • Long term wealth creation • Investment in a diversified portfolio of Equity & Equity Related Instruments, Debt and Money Market Instruments and Units of Gold ETFs and/or Silver ETFs 	 <p>The risk of the scheme is Very High Risk</p>

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

Note: The riskometer is evaluated on a monthly basis and the current riskometer is as per the evaluation of the scheme portfolio data as on March 31, 2026.

म्यूचुअल फंड निवेश बाजार जोखिमों के अधीन है, योजना से जुड़े सभी दस्तावेजों को ध्यान से पढ़ें।
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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Markets priced in risks arising from West-Asia crisis as US-Israel-Iran conflict continued in the month. As month passed by, oil prices spiked from USD 72.5/barrel to USD 118.4/barrel, US 10 year yield increased from 3.94% to 4.32% whereas Indian currency depreciated from Rs.90.98 to Rs.94.83 versus US dollar. Safe haven assets like gold too corrected 9.1% as market participants reacted to crisis and its implications on macro variables like growth, inflation as well as availability of liquidity.

Indian equity market ended the month with Nifty 50 declining by -11.3% while mid-cap and small-cap indices were down by -10.9% and -10.2% respectively. Uncertainty about availability of various raw materials and their landed prices due to geopolitical tensions as well as persistent concerns over AI-led disruption overshadowed improving corporate earnings. Key monitorable continues to be spillover impact of geo-Political conflict and tensions in Middle East on Oil prices, inflation and resultant fiscal situation for India. Continued stress on various raw materials may impact earnings for FY2027 though the extent of impact may vary depending on how quickly this crisis gets resolved.

Government took material actions on energy side: 1) Excise duty on petrol and diesel was reduced by Rs.10/litre to cushion the current spikes in oil prices; 2) Using Essential Commodities Act, Government of India decided to prioritize natural gas availability to various sectors – this may impact certain industries as we progress in FY2027. Oil & Gas supply chain remains under stress due to limited flow from Strait of Hormuz though US has agreed to release 400 mn barrels of oil from its strategic reserves. This remains a key situation to track due to its implications for global economic growth ahead.

On the sectoral front, all major sector indices corrected in the month. Bank index corrected by 16.9% whereas Auto index corrected by 15.6%. Relative outperformers were defensive sectors like Pharma index (down 3.1%), Information Technology index (down 5%) and Energy (down 5.9%). Indian government has taken quick measures and economy is faring well, however global investors remained cautious on Indian markets due to dependence on imported oil & gas. FII sold USD 14.6 bn of equities in the month. Domestic investors bought USD 15.4 bn of equities during the month. Reserve Bank of India has limited open Rupee positions in onshore deliverable markets to USD 100 mn which should help rupee to stabilise post sharp correction in past year.

On the economy front, inflation levels inched upwards but remained controlled: headline Consumer Price Index (CPI) inflation in February 2026 was at 3.2% up from 2.75% a month ago and Wholesale Price Index (WPI) inflation for February 2026 was at 2.1% compared to 1.8% for January 2026.

Potential risk of elevated oil & gas prices on inflation and global economic growth needs to be monitored. Indian 10Y Gsec yield rose materially month on month from 6.66% to 7.03% pricing in increased uncertainty.

Outlook

Post sharp correction, Nifty 50 Index currently is trading in the 'very attractive zone' of valuations based on our Fair Value Spectrum. Within the market capitalization categories, we believe that risk-reward is now neutral among the market cap categories of large, mid and small caps. Indian economy and markets remain attractive from global point of view. There is significant uncertainty in the near-to-medium term due to global tariff war, geo-political tensions and continued volatility in interest rates. However, the fair value growth of Nifty is expected to be healthy over the longer run supported by strong earnings growth. The catalyst for this growth going forward would be (a) cyclical uptick in the economy post GST rate cuts which may lead to improved capacity utilization, potential uptick in private sector capex and (b) consequent earnings growth from increased asset utilization, getting a boost from operating leverage. Key risks to fair value growth are (a) sustained high-levels of interest rates and (b) any unknown consequences from major global geo political conflicts, tariff wars, sudden spike in oil prices including availability of raw materials & supply chains and (c) potential business model disruptions from artificial intelligence.

(Source: Bloomberg, RBI, MOSPI*)

*Ministry of Statistics and Programme Implementations

Disclaimer: Any information contained herein does not constitute an advice or an offer to sell or a solicitation to buy any mutual fund units/securities. The above information alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipients of this material should rely on their investigations and take their own professional advice. The sectors mentioned herein do not constitute any recommendation and Union Mutual Fund may or may not have any future position in these sectors. The Sponsors/ the AMC/ the Trustee Company/ their associates/ any person connected with it, do not accept any liability arising from the use of this information and disclaim all liabilities, losses and damages arising out of the use of this information. **Past performance may or may not sustain in future and should not be used as a basis for comparison with other investments.**

Performance of various indices as of end March 2026 (in %)

Index	1 Month	3 Months	6 Months	1 Year
Nifty 50 TRI	-11.30%	-14.44%	-9.02%	-3.99%
Nifty 500 TRI	-11.36%	-13.88%	-9.46%	-2.88%
Nifty Midcap 100 TRI	-10.93%	-12.81%	-6.61%	2.54%
Nifty Next 50 TRI	-13.26%	-12.72%	-10.68%	-3.33%
Nifty Smallcap 100 TRI	-10.18%	-14.06%	-13.25%	-4.93%

Past Performance may or may not be sustained in future.

Current Statistics and Fixed Income Market Indicators

Indicator	Latest	Previous	Last Year
Call (Wtd Avg Rate)	5.37	5.09	6.35
USD/INR	94.83	90.98	85.46
GBP/INR	125.16	122.67	110.50
EUR/INR	109.00	107.31	92.09
JPY/INR	0.59	0.58	0.57
Brent Crude \$/barrel	118.35	72.48	74.74
10 Year Benchmark Indian G-sec	6.96	6.66	6.58
Foreign Exchange Reserves (\$ Billion)	551.07	573.13	565.01
CPI	3.21	2.75	3.61
WPI	2.13	1.81	2.38
Monthly FPI/FII Net Equity Investments (₹ Crs)	(1,17,775)	(22,615)	(3,973.00)
IIP	5.23	5.14	2.72
GDP	7.80	7.80	7.40

GDP data is quarterly available and data for other indicators are on monthly basis.

Above Data is as available on March 31, 2026.

The Fair Value Spectrum

CURRENT MARKET LEVEL



Data as on March 31, 2026

Indicates the zones of attractiveness to help you invest better

Easy to understand: Avoid complex terms like P/E, P/B, EPS, etc.

Easy to get: Available on: www.unionmf.com

The Fair Value Spectrum depicts our Fund House view on the current equity market environment.

Understanding The Fair Value Spectrum



Source: Union AMC Internal Research, Bloomberg; Data as on March 31, 2026

Disclaimer: Past performance may or may not be sustained in future. The Fair Value Spectrum only depicts our Fund House view on the current equity market environment, and should not be construed as any indication of guaranteed returns or future returns. This information alone is not sufficient and should not be used for the development or implementation of an investment strategy. While utmost care has been exercised while preparing the data, the Sponsors/ Asset Management Company/ Trustee Company/ their associates/ any person connected with it, do not warrant the completeness or accuracy of the information and disclaim all liabilities, losses and damages arising out of the use of this information. The recipients of this material should rely on their investigations and take their own professional advice.

Year on Year Leaders : Annual Returns Ranking Across Key Indices



Returns of Major NSE Indices

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026*
Media 60.94%	IT 59.97%	Smallcap 69.39%	Media 11.60%	Metal 48.11%	Realty 101.83%	IT 27.20%	Realty 26.44%	Pharma 61.62%	Metal 73.20%	PSU Bank 71.00%	Realty 80.22%	Pharma 39.80%	PSU Bank 31.21%	Metal TRI -0.76%
Realty 54.54%	Pharma 26.88%	PSU Bank 68.68%	Pharma 9.99%	Auto 10.68%	Smallcap 56.09%	FMCG 16.01%	Finance 25.13%	IT 57.38%	Smallcap 61.48%	Metal 22.96%	Auto 48.09%	Realty 34.14%	Metal 30.05%	Pharma TRI -1.55%
Finance 53.98%	FMCG 12.71%	Midcap 61.78%	Smallcap 9.96%	Finance 5.66%	Midcap 54.36%	Finance 12.40%	Largecap 11.44%	Smallcap 25.55%	IT 60.99%	FMCG 19.99%	Smallcap 47.98%	Smallcap 26.42%	Auto 22.95%	PSU Bank TRI -8.09%
FMCG 52.40%	Auto 9.82%	Finance 59.30%	Midcap 9.28%	Midcap 5.47%	Metal 50.98%	Largecap 3.39%	IT 10.91%	Midcap 25.12%	Realty 53.43%	Auto 14.73%	Midcap 43.59%	IT 23.79%	Finance 18.06%	Media TRI -12.72%
Midcap 47.18%	Largecap 6.98%	Auto 57.93%	FMCG 1.74%	Largecap 4.66%	Finance 44.68%	Pharma -7.28%	Midcap 0.58%	Metal 18.25%	Midcap 46.48%	Finance 7.80%	Pharma 35.26%	Midcap 23.76%	Largecap 9.79%	Midcap 150 TRI -12.99%
Auto 46.10%	Media 1.41%	Pharma 43.78%	IT 1.55%	FMCG 4.65%	Media 33.19%	Midcap -12.49%	FMCG 0.48%	Largecap 15.97%	PSU Bank 40.26%	Largecap 3.44%	PSU Bank 32.35%	Auto 23.73%	Midcap 5.46%	Smallcap 250 TRI -14.19%
PSU Bank 43.10%	Midcap -2.44%	Media 39.03%	Auto -0.20%	PSU Bank 3.46%	Largecap 32.77%	PSU Bank -16.06%	Smallcap -7.59%	FMCG 14.30%	Media 34.86%	Midcap 2.76%	FMCG 30.72%	PSU Bank 14.43%	FMCG -0.81%	100 TRI -14.27%
Smallcap 40.09%	Finance -7.15%	Largecap 34.83%	Largecap -1.32%	Smallcap 0.52%	FMCG 31.46%	Metal -16.35%	Pharma -8.79%	Auto 13.58%	Largecap 26.03%	Smallcap -3.87%	IT 25.79%	Largecap 12.87%	Pharma -2.45%	Financial Services TRI -14.92%
Pharma 33.19%	Smallcap -7.64%	IT 20.83%	Finance -4.31%	Media -0.08%	Auto 29.94%	Auto -21.57%	Auto -8.84%	Realty 5.91%	Auto 19.32%	Pharma -10.31%	Largecap 20.74%	Finance 10.67%	Smallcap -6.30%	FMCG TRI -15.15%
Largecap 32.25%	Metal -14.00%	FMCG 19.39%	Realty -14.33%	IT -5.02%	PSU Bank 27.47%	Media -25.38%	Metal -9.04%	Finance 4.62%	Finance 14.73%	Media -10.78%	Media 18.90%	Metal 8.96%	IT -10.51%	Auto TRI -16.40%
Metal 17.98%	PSU Bank -30.32%	Realty 8.16%	Metal -30.23%	Realty -5.30%	IT 14.88%	Smallcap -26.54%	PSU Bank -19.53%	Media -7.13%	FMCG 11.66%	Realty -11.53%	Metal 16.30%	FMCG 1.01%	Realty -15.36%	IT TRI -23.49%
IT -1.42%	Realty -35.44%	Metal 8.13%	PSU Bank -32.40%	Pharma -13.93%	Pharma -6.10%	Realty -32.83%	Media -29.13%	PSU Bank -30.62%	Pharma 10.14%	IT -25.28%	Finance 13.75%	Media -24.78%	Media -20.62%	Realty TRI -26.44%

IT returns represented by NIFTY IT	Finance returns represented by NIFTY Financial Services
Metal returns represented by NIFTY Metal	FMCG returns represented by NIFTY FMCG
Realty returns represented by NIFTY Realty	PSU Bank returns represented by NIFTY PSU Bank
Auto returns represented by NIFTY Auto	Largecap returns represented by NIFTY 100
Pharma returns represented by NIFTY Pharma	Midcap returns represented by NIFTY Midcap 150
Media returns represented by NIFTY Media	Smallcap returns represented by NIFTY Smallcap 250

Source: MFI Explorer

*Data till 31st March 2026

The sectors mentioned herein do not constitute any recommendation and Union Mutual Fund may or may not have any future position in these sectors.

Union

FLEXI CAP FUND

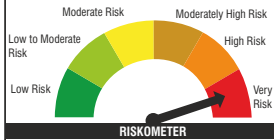
(An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

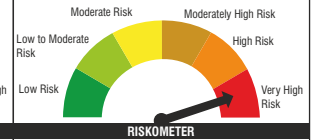
- Long Term Capital Appreciation
- Investment predominantly in Equity and Equity related portfolio

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the BSE 500 Index (TRI) is very high risk

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

Fund Details

Investment Objective

The investment objective of the Scheme is to achieve long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities across market capitalisation. However, there can be no assurance that the investment objective of the scheme will be achieved.

Co-Fund Managers

Sanjay Bembalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since January 25, 2023.

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since November 01, 2024.

Indicative Investment Horizon

Long Term

Date of allotment

10 June 2011

Assets Under Management

As on 31st Mar. 2026 : ₹ 2,078.58 crore

Average for Mar. 2026 : ₹ 2,195.38 crore

Benchmark Index ^ ^

BSE 500 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.00%

Regular Plan : 2.09%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
State Bank of India	HDFC Bank Ltd.
Ujivan Small Finance Bank Ltd.	ITC Ltd.
Shriram Finance Ltd.	Mahindra & Mahindra Ltd.
LG Electronics India Ltd.	Reliance Industries Ltd.
Bharat Electronics Ltd.	ICICI Bank Ltd.

Portfolio

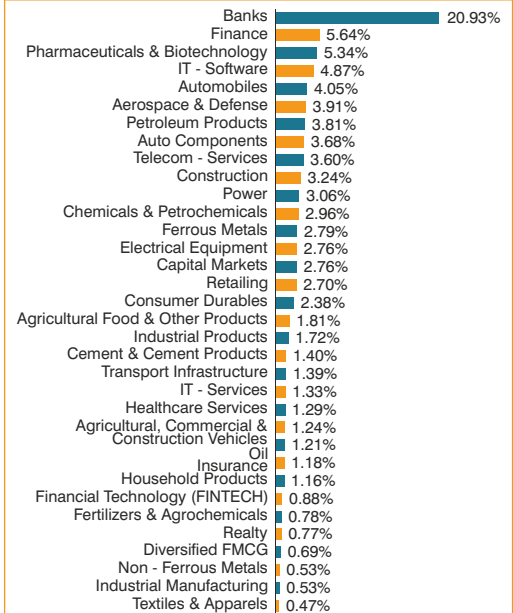
Industry/Company/Issuer	% to Net Assets
Equity Shares	96.86%
BANKS	20.93%
✓ HDFC Bank Ltd.	4.26%
✓ State Bank of India	4.20%
✓ ICICI Bank Ltd.	3.89%
✓ Kotak Mahindra Bank Ltd.	2.47%
Axis Bank Ltd.	1.77%
Ujivan Small Finance Bank Ltd.	1.60%
Indian Bank	1.51%
The Federal Bank Ltd.	1.25%
FINANCE	5.64%
✓ Shriram Finance Ltd.	2.31%
L&T Finance Ltd.	1.18%
Bajaj Finance Ltd.	1.08%
TATA Capital Ltd.	1.07%
PHARMACEUTICALS & BIOTECHNOLOGY	5.34%
Sun Pharmaceutical Industries Ltd.	1.90%
Torrent Pharmaceuticals Ltd.	1.62%
Acuteas Chemicals Ltd.	0.95%
Ajanta Pharma Ltd.	0.86%
IT - SOFTWARE	4.87%
Infosys Ltd.	1.80%
HCL Technologies Ltd.	1.23%
Mphasis Ltd.	1.03%
Tata Consultancy Services Ltd.	0.81%
AUTOMOBILES	4.05%
✓ Maruti Suzuki India Ltd.	2.07%
TVS Motor Company Ltd.	1.62%
Tata Motors Passenger Vehicles Ltd.	0.36%
AEROSPACE & DEFENSE	3.91%
✓ Bharat Electronics Ltd.	2.35%
Data Patterns (India) Ltd.	1.56%
PETROLEUM PRODUCTS	3.81%
✓ Reliance Industries Ltd.	3.81%
AUTO COMPONENTS	3.68%
ZF Commercial Vehicle Control Systems India Ltd.	1.56%
Gabriel India Ltd.	1.08%
Sona Blw Precision Forgings Ltd.	1.04%
TELECOM - SERVICES	3.60%
✓ Bharti Airtel Ltd.	3.60%
CONSTRUCTION	3.24%
✓ Larsen & Toubro Ltd.	2.51%
KEC International Ltd.	0.73%
POWER	3.06%
NTPC Ltd.	1.52%
JSW Energy Ltd.	1.02%
Clean Max Enviro Energy Solutions Ltd.	0.53%
CHEMICALS & PETROCHEMICALS	2.96%
Aarti Industries Ltd.	1.04%
SRF Ltd.	0.66%
Navin Fluorine International Ltd.	0.62%
Solar Industries India Ltd.	0.62%
FERROUS METALS	2.79%
Tata Steel Ltd.	1.75%
Jindal Steel Ltd.	1.04%
ELECTRICAL EQUIPMENT	2.76%
CG Power And Industrial Solutions Ltd.	1.19%
Schneider Electric Infrastructure Ltd.	0.80%
GE Vernova T&D India Ltd.	0.77%
CAPITAL MARKETS	2.76%
Nippon Life India Asset Management Ltd.	1.07%
Multi Commodity Exchange of India Ltd.	0.93%
Kfin Technologies Ltd.	0.76%
RETAILING	2.70%
ESN E-Commerce Ventures Ltd.	1.04%
Eternal Ltd.	0.99%
Trent Ltd.	0.67%
CONSUMER DURABLES	2.38%
LG Electronics India Ltd.	1.53%
Amber Enterprises India Ltd.	0.85%
AGRICULTURAL FOOD & OTHER PRODUCTS	1.81%
Tata Consumer Products Ltd.	1.81%
INDUSTRIAL PRODUCTS	1.72%
Cummins India Ltd.	1.19%
KSB Ltd.	0.53%
CEMENT & CEMENT PRODUCTS	1.40%
Ultratech Cement Ltd.	1.40%
TRANSPORT INFRASTRUCTURE	1.39%
JSW Infrastructure Ltd.	1.39%
IT - SERVICES	1.33%
Inventurus Knowledge Solutions Ltd.	0.83%
E2E Networks Ltd.	0.40%
Digitide Solutions Ltd.	0.10%
HEALTHCARE SERVICES	1.29%
Krishna Institute Of Medical Sciences Ltd.	1.29%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.24%
Tata Motors Ltd.	1.24%
OIL	1.21%
Oil India Ltd.	1.21%
INSURANCE	1.18%
Max Financial Services Ltd.	1.18%
HOUSEHOLD PRODUCTS	1.16%
Doms Industries Ltd.	1.16%
FINANCIAL TECHNOLOGY (FINTECH)	0.88%
One 97 Communications Ltd.	0.88%
FERTILIZERS & AGROCHEMICALS	0.78%
Coromandel International Ltd.	0.78%
REALTY	0.77%
The Phoenix Mills Ltd.	0.77%
DIVERSIFIED FMCG	0.69%
Hindustan Unilever Ltd.	0.69%

Portfolio

Industry/Company/Issuer	% to Net Assets
NON - FERROUS METALS	0.53%
Hindalco Industries Ltd.	0.53%
INDUSTRIAL MANUFACTURING	0.53%
Jyoti Cnc Automation Ltd.	0.53%
TEXTILES & APPARELS	0.47%
Gokaldas Exports Ltd.	0.47%
TREASURY BILLS	0.06%
Sovereign	0.06%
364 DAY T-BILL	0.06%
NON-CONVERTIBLE PREFERENCE SHARE	0.03%
TVS Motor Company Ltd.	0.03%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	3.05%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Flexi Cap Fund	BSE 500 Index (TRI) ^ ^
Large Cap	59.85%	71.05%
Mid Cap	17.70%	18.89%
Small Cap	19.31%	10.06%
Top 10 Holdings	31.47%	32.27%
No. of Stocks	72	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 3,57,775	₹ 4,20,633

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
14.05%	0.35	0.94	0.75 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

MULTICAP FUND

(Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

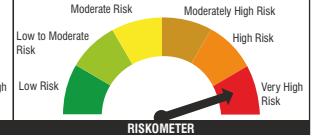
- Long term capital appreciation
- An open ended equity scheme investing across large cap, mid cap and small cap stocks

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the Nifty 500 Multicap 50:25:25 Index (TRI) (Benchmark) is very high risk

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

Fund Details

Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related instruments of large, mid and small cap companies. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Harshad Patwardhan

Over 31 years of experience in the field of research and portfolio management in Indian equities. Managing this Scheme since November 01, 2024.

Sanjay Bambalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

19 December 2022

Assets Under Management

As on 31st Mar. 2026* : ₹ 1,184.05 crore

Average for Mar. 2026* : ₹ 1,236.66 crore

Benchmark Index^{***}

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

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.06%

Regular Plan : 2.22%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Karur Vysya Bank Ltd.	HDFC Bank Ltd.
Max Financial Services Ltd.	Infosys Ltd.
Multi Commodity Exchange of India Ltd.	ITC Ltd.
Ujivan Small Finance Bank Ltd.	Tata Consultancy Services Ltd.
Cummins India Ltd.	ICICI Bank Ltd.

*The AUM and AAUM is inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Multi Cap Fund totalling to ₹ 94.07 crores and ₹ 98.47 crores respectively.

Portfolio

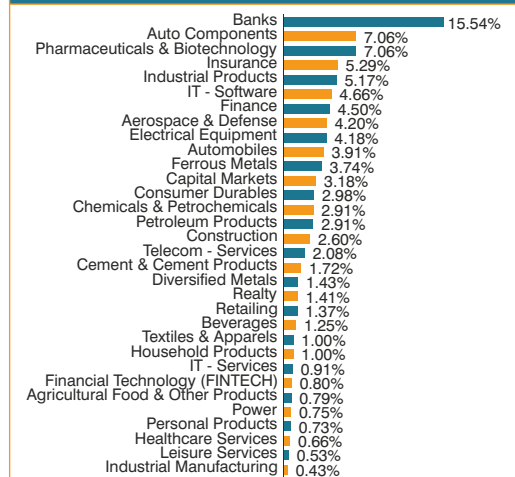
Industry/Company/Issuer	% to Net Assets
Equity Shares	96.75%
BANKS	15.54%
✓ ICICI Bank Ltd.	2.55%
✓ Karur Vysya Bank Ltd.	2.44%
✓ The Federal Bank Ltd.	1.97%
State Bank of India	1.92%
Axis Bank Ltd.	1.87%
Ujivan Small Finance Bank Ltd.	1.84%
Kotak Mahindra Bank Ltd.	1.20%
HDFC Bank Ltd.	0.98%
Indian Bank	0.77%
AUTO COMPONENTS	7.06%
S.J.S. Enterprises Ltd.	1.77%
Gabriel India Ltd.	1.56%
ZF Commercial Vehicle Control Systems India Ltd.	1.18%
Craftsman Automation Ltd.	1.15%
Motherson Sumi Wiring India Ltd.	0.93%
Sansera Engineering Ltd.	0.49%
PHARMACEUTICALS & BIOTECHNOLOGY	7.06%
✓ Acutaas Chemicals Ltd.	1.98%
Sun Pharmaceutical Industries Ltd.	1.79%
Sai Life Sciences Ltd.	1.35%
IPCA Laboratories Ltd.	1.18%
Torrent Pharmaceuticals Ltd.	0.77%
INSURANCE	5.29%
✓ Max Financial Services Ltd.	2.30%
Canara HSBC Life Insurance Company Ltd.	1.06%
ICICI Lombard General Insurance Company Ltd.	0.97%
SBI Life Insurance Company Ltd.	0.96%
INDUSTRIAL PRODUCTS	5.17%
✓ Cummins India Ltd.	2.05%
KEI Industries Ltd.	1.26%
KSB Ltd.	1.25%
Timken India Ltd.	0.60%
IT - SOFTWARE	4.66%
Persistent Systems Ltd.	1.44%
Mphasis Ltd.	1.27%
LTIMindtree Ltd.	1.01%
Tech Mahindra Ltd.	0.53%
Latent View Analytics Ltd.	0.41%
FINANCE	4.50%
Shriram Finance Ltd.	1.44%
Creditaccess Grameen Ltd.	1.24%
TATA Capital Ltd.	0.93%
L&T Finance Ltd.	0.89%
AEROSPACE & DEFENSE	4.20%
✓ Bharat Electronics Ltd.	2.38%
Data Patterns (India) Ltd.	1.82%
ELECTRICAL EQUIPMENT	4.18%
GE Vernova T&D India Ltd.	1.60%
Schneider Electric Infrastructure Ltd.	1.30%
Hitachi Energy India Ltd.	1.28%
AUTOMOBILES	3.91%
Maruti Suzuki India Ltd.	1.16%
Mahindra & Mahindra Ltd.	1.05%
TVS Motor Company Ltd.	1.02%
Ather Energy Ltd.	0.67%
FERROUS METALS	3.74%
Tata Steel Ltd.	1.52%
Jindal Steel Ltd.	1.22%
JSW Steel Ltd.	1.00%
CAPITAL MARKETS	3.18%
✓ Multi Commodity Exchange of India Ltd.	2.41%
Nippon Life India Asset Management Ltd.	0.77%
CONSUMER DURABLES	2.98%
Amber Enterprises India Ltd.	1.84%
Blue Star Ltd.	0.67%
LG Electronics India Ltd.	0.47%
CHEMICALS & PETROCHEMICALS	2.91%
Navin Fluorine International Ltd.	1.47%
Solar Industries India Ltd.	1.44%
PETROLEUM PRODUCTS	2.91%
✓ Reliance Industries Ltd.	2.91%
CONSTRUCTION	2.60%
Larsen & Toubro Ltd.	1.76%
Techno Electric & Engineering Company Ltd.	0.84%
TELECOM - SERVICES	2.08%
✓ Bharti Airtel Ltd.	2.08%
CEMENT & CEMENT PRODUCTS	1.72%
Ultratech Cement Ltd.	1.72%
DIVERSIFIED METALS	1.43%
Vedanta Ltd.	1.43%
REALTY	1.41%
The Phoenix Mills Ltd.	1.41%
RETAILING	1.37%
Lenskart Solutions Ltd.	0.69%
CarTrade Tech Ltd.	0.67%
BEVERAGES	1.25%
Radico Khaitan Ltd.	1.25%
TEXTILES & APPARELS	1.00%
K.P.R. Mill Ltd.	0.50%
Arvind Ltd.	0.50%
HOUSEHOLD PRODUCTS	1.00%
Doms Industries Ltd.	1.00%
IT - SERVICES	0.91%
Affle 3I Ltd.	0.91%
FINANCIAL TECHNOLOGY (FINTECH)	0.80%
ONE 97 COMMUNICATIONS LTD.	0.80%
AGRICULTURAL FOOD & OTHER PRODUCTS	0.79%
Marico Ltd.	0.79%

Portfolio

Industry/Company/Issuer	% to Net Assets
POWER	0.75%
NTPC Ltd.	0.75%
PERSONAL PRODUCTS	0.73%
Honasa Consumer Ltd.	0.73%
HEALTHCARE SERVICES	0.66%
Fortis Healthcare Ltd.	0.66%
LEISURE SERVICES	0.53%
The Indian Hotels Company Ltd.	0.53%
INDUSTRIAL MANUFACTURING	0.43%
Jyoti Cnc Automation Ltd.	0.43%
TREASURY BILLS	0.90%
Sovereign	0.90%
91 DAY T-BILL	0.84%
364 DAY T-BILL	0.06%
NON-CONVERTIBLE PREFERENCE SHARE	0.01%
TVS Motor Company Ltd.	0.01%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	2.34%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Multicap Fund	Nifty 500 Multicap 50:25:25 Index (TRI) ^{***}
Large Cap	39.24%	50.20%
Mid Cap	26.12%	25.07%
Small Cap	31.39%	24.73%
Top 10 Holdings	23.07%	22.44%
No. of Stocks	77	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 2,22,770	₹ 3,04,078

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
14.79%	0.57	0.92	1.10 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

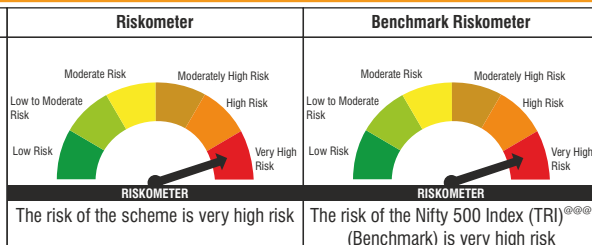
BUSINESS CYCLE FUND

(An open-ended equity scheme following business cycles based investing theme)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investment predominantly in equity & equity related instruments of business cycle-based theme



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

Fund Details

Investment Objective

The Investment Objective of the Scheme is to generate long-term capital appreciation by investing with a focus on riding business cycles through allocation between sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

Co-Fund Managers

Harshad Patwardhan

Over 31 years of experience in the field of research and portfolio management in Indian equities. Managing this Scheme since November 01, 2024.

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since December 9, 2024.

Indicative Investment Horizon

Long Term

Date of allotment

05 March 2024

Assets Under Management

As on 31st Mar. 2026 : ₹ 456.30 crore

Average for Mar. 2026 : ₹ 485.02 crore

Benchmark Index^{***}

Nifty 500 Index (TRI)

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.93%

Regular Plan : 2.58%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load:

1% if units are redeemed/switched out on or before completion of 1 year from the date of allotment. Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Ujjivan Small Finance Bank Ltd.	HDFC Bank Ltd.
Cummins India Ltd.	Infosys Ltd.
Bharat Electronics Ltd.	ITC Ltd.
SBI Life Insurance Company Ltd.	Mahindra & Mahindra Ltd.
Acutaas Chemicals Ltd.	Tata Consultancy Services Ltd.

Portfolio

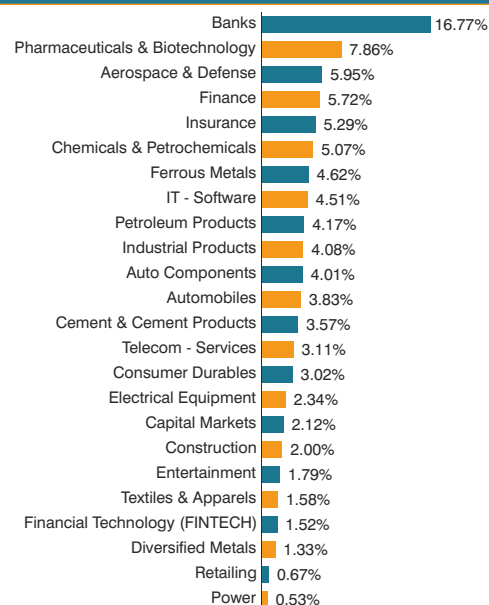
Industry/Company/Issuer	% to Net Assets
Equity Shares	95.47%
BANKS	16.77%
✓ ICICI Bank Ltd.	4.57%
✓ State Bank of India	3.28%
✓ Axis Bank Ltd.	3.25%
Ujjivan Small Finance Bank Ltd.	2.73%
Kotak Mahindra Bank Ltd.	2.01%
IndusInd Bank Ltd.	0.92%
PHARMACEUTICALS & BIOTECHNOLOGY	7.86%
Acutaas Chemicals Ltd.	2.40%
Sai Life Sciences Ltd.	2.01%
Sun Pharmaceutical Industries Ltd.	1.77%
Aurobindo Pharma Ltd.	1.68%
AEROSPACE & DEFENSE	5.95%
✓ Bharat Electronics Ltd.	3.22%
Data Patterns (India) Ltd.	2.02%
Garden Reach Shipbuilders & Engineers Ltd.	0.71%
FINANCE	5.72%
✓ Shriram Finance Ltd.	2.85%
Creditaccess Grameen Ltd.	1.69%
Fusion Finance Ltd.	0.74%
L&T Finance Ltd.	0.45%
INSURANCE	5.29%
✓ SBI Life Insurance Company Ltd.	2.81%
Max Financial Services Ltd.	2.48%
CHEMICALS & PETROCHEMICALS	5.07%
Solar Industries India Ltd.	2.37%
Navin Fluorine International Ltd.	1.95%
Aarti Industries Ltd.	0.75%
FERROUS METALS	4.62%
Tata Steel Ltd.	2.78%
JSW Steel Ltd.	1.02%
Jindal Steel Ltd.	0.81%
IT - SOFTWARE	4.51%
Persistent Systems Ltd.	1.59%
LTIMindtree Ltd.	1.25%
Mphasis Ltd.	1.23%
Latent View Analytics Ltd.	0.45%
PETROLEUM PRODUCTS	4.17%
✓ Reliance Industries Ltd.	4.17%
INDUSTRIAL PRODUCTS	4.08%
✓ Cummins India Ltd.	2.79%
KEI Industries Ltd.	1.29%
AUTO COMPONENTS	4.01%
Sona Blw Precision Forgings Ltd.	1.56%
Motherson Sumi Wiring India Ltd.	1.32%
ZF Commercial Vehicle Control Systems India Ltd.	1.14%
AUTOMOBILES	3.83%
Maruti Suzuki India Ltd.	1.53%
TVS Motor Company Ltd.	1.34%
Tata Motors Passenger Vehicles Ltd.	0.96%
CEMENT & CEMENT PRODUCTS	3.57%
✓ Ultratech Cement Ltd.	3.05%
JK Cement Ltd.	0.52%
TELECOM - SERVICES	3.11%
✓ Bharti Airtel Ltd.	3.11%
CONSUMER DURABLES	3.02%
Amber Enterprises India Ltd.	2.39%
Blue Star Ltd.	0.63%
ELECTRICAL EQUIPMENT	2.34%
GE Vernova T&D India Ltd.	2.34%
CAPITAL MARKETS	2.12%
Multi Commodity Exchange of India Ltd.	2.12%
CONSTRUCTION	2.00%
Larsen & Toubro Ltd.	2.00%
ENTERTAINMENT	1.79%
PVR Inox Ltd.	1.79%
TEXTILES & APPARELS	1.58%
K.P.R. Mill Ltd.	0.52%
Arvind Ltd.	0.49%
Gokaldas Exports Ltd.	0.32%
Indo Count Industries Ltd.	0.25%
FINANCIAL TECHNOLOGY (FINTECH)	1.52%
One 97 Communications Ltd.	1.52%

Portfolio

Industry/Company/Issuer	% to Net Assets
DIVERSIFIED METALS	1.33%
Vedanta Ltd.	1.33%
RETAILING	0.67%
FSN E-Commerce Ventures Ltd.	0.67%
POWER	0.53%
JSW Energy Ltd.	0.53%
TREASURY BILLS	0.11%
Sovereign	0.11%
364 DAY T-BILL	0.11%
NON-CONVERTIBLE PREFERENCE SHARE	0.03%
TVS Motor Company Ltd.	0.03%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	4.39%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Business Cycle Fund	Nifty 500 Index (TRI) ^{***}
Large Cap	51.46%	70.40%
Mid Cap	19.29%	19.71%
Small Cap	24.72%	9.89%
Top 10 Holdings	33.10%	31.75%
No. of Stocks	55	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 2,87,726	₹ 4,15,203

Portfolio Turnover Ratio^{***} : 1.32 times

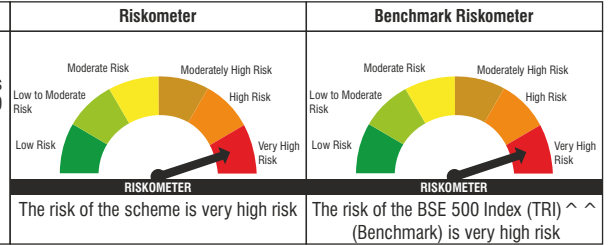
^{***}Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union FOCUSED FUND

(An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap))
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity & equity related securities including equity derivatives upto a maximum of 30 stocks across market capitalization.



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

Fund Details

Investment Objective

The investment objective of the scheme is to seek to generate capital appreciation by investing in a portfolio of select equity and equity linked securities across market caps. However, there can be no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since December 9, 2024.

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since November 01, 2024.

Indicative Investment Horizon

Long Term

Date of allotment

5 August 2019

Assets Under Management

As on 31st Mar. 2026 : ₹ 377.78 crore

Average for Mar. 2026 : ₹ 396.34 crore

Benchmark Index ^ ^

BSE 500 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.55%

Regular Plan : 2.53%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Acutaas Chemicals Ltd.	Reliance Industries Ltd.
Tata Consumer Products Ltd.	HDFC Bank Ltd.
Bharat Electronics Ltd.	Axis Bank Ltd.
Torrent Pharmaceuticals Ltd.	ITC Ltd.
Solar Industries India Ltd.	Kotak Mahindra Bank Ltd.

Portfolio

Industry/Company/Issuer	% to Net Assets
Equity Shares	98.97%
BANKS	22.42%
✓ ICICI Bank Ltd.	7.66%
✓ HDFC Bank Ltd.	4.55%
Karur Vysya Bank Ltd.	3.68%
State Bank of India	3.63%
Ujivan Small Finance Bank Ltd.	2.90%
ELECTRICAL EQUIPMENT	10.59%
✓ Hitachi Energy India Ltd.	3.88%
✓ GE Vernova T&D India Ltd.	3.76%
CG Power And Industrial Solutions Ltd.	2.95%
PHARMACEUTICALS & BIOTECHNOLOGY	10.32%
✓ Acutaas Chemicals Ltd.	6.10%
✓ Torrent Pharmaceuticals Ltd.	4.22%
CHEMICALS & PETROCHEMICALS	7.36%
✓ Solar Industries India Ltd.	3.98%
Navin Fluorine International Ltd.	3.38%
CAPITAL MARKETS	6.00%
Multi Commodity Exchange of India Ltd.	3.34%
Kfin Technologies Ltd.	2.66%
IT - SOFTWARE	5.77%
✓ Infosys Ltd.	3.97%
Mphasis Ltd.	1.79%
AGRICULTURAL FOOD & OTHER PRODUCTS	5.02%
✓ Tata Consumer Products Ltd.	5.02%
AUTO COMPONENTS	4.99%
Gabriel India Ltd.	3.39%
UNO Minda Ltd.	1.60%
AEROSPACE & DEFENSE	4.85%
✓ Bharat Electronics Ltd.	4.85%
CONSUMER DURABLES	3.65%
Amber Enterprises India Ltd.	2.27%
Eureka Forbes Ltd.	1.38%
HEALTHCARE SERVICES	3.33%
Max Healthcare Institute Ltd.	3.33%
FINANCE	2.77%
Shriram Finance Ltd.	2.77%
RETAILING	2.76%
Info Edge (India) Ltd.	2.76%
TELECOM - SERVICES	2.69%
Bharti Airtel Ltd.	2.69%
CONSTRUCTION	2.34%
Larsen & Toubro Ltd.	2.34%
INSURANCE	2.17%
Max Financial Services Ltd.	2.17%
AUTOMOBILES	1.96%
Mahindra & Mahindra Ltd.	1.96%
TREASURY BILLS	0.08%
Sovereign	0.08%
364 Day T-Bill	0.08%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	0.95%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Focused Fund	BSE 500 Index (TRI) ^ ^
Large Cap	53.92%	71.05%
Mid Cap	19.30%	18.89%
Small Cap	25.75%	10.06%
Top 10 Holdings	47.99%	32.27%
No. of Stocks	29	500
Wtd Avg Market Cap of stocks in portfolio (Crs)	₹ 2,75,825	₹ 4,20,633

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
13.31%	0.28	0.85	0.48 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

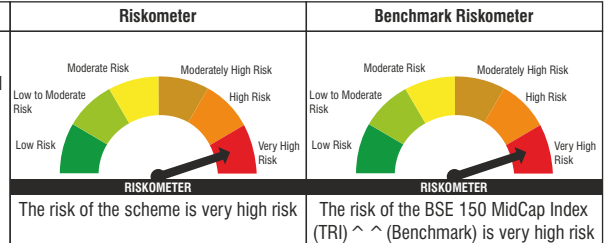
Union MIDCAP FUND

(Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investing predominantly in equity & equity related securities of midcap companies



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

Fund Details

Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation and generate income by investing predominantly in equity and equity related securities of mid cap companies. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since January 25, 2023.

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since December 9, 2024.

Indicative Investment Horizon

Long Term

Date of allotment

23 March 2020

Assets Under Management

As on 31st Mar. 2026* : ₹ 1,497.77 crore

Average for Mar. 2026* : ₹ 1,564.67 crore

Benchmark Index ^ ^

BSE 150 MidCap Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.83%

Regular Plan : 2.13%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
The Federal Bank Ltd.	Hero MotoCorp Ltd.
Shriram Finance Ltd.	Indus Towers Ltd.
Jindal Steel Ltd.	IndusInd Bank Ltd.
Indian Bank	Suzlon Energy Ltd.
Max Financial Services Ltd.	HDFC Asset Management Company Ltd.

*The AUM and AAUM is inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Mid Cap Fund totalling to ₹ 20.54 crores and ₹ 21.57 crores respectively.

Portfolio

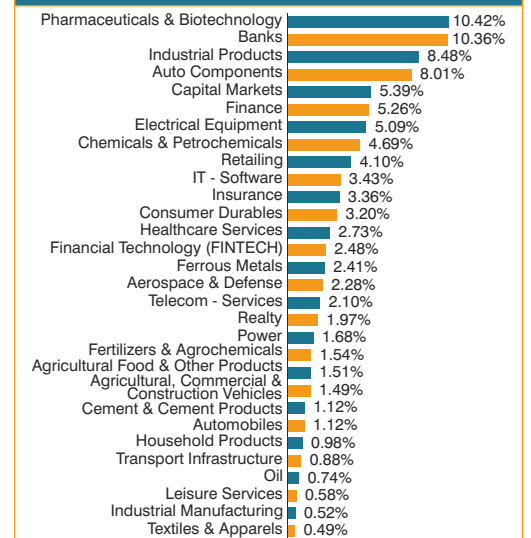
Industry/Company/Issuer	% to Net Assets
Equity Shares and Long Futures	98.40%
PHARMACEUTICALS & BIOTECHNOLOGY	10.42%
✓ IPCA Laboratories Ltd.	2.41%
Acutags Chemicals Ltd.	1.73%
Sai Life Sciences Ltd.	1.63%
Ajanta Pharma Ltd.	1.60%
Aurobindo Pharma Ltd.	1.35%
Abbott India Ltd.	1.17%
Lupin Ltd.	0.52%
BANKS	10.36%
✓ The Federal Bank Ltd.	4.75%
✓ Indian Bank	3.23%
Ujivan Small Finance Bank Ltd.	1.48%
AU Small Finance Bank Ltd.	0.90%
INDUSTRIAL PRODUCTS	8.48%
KEI Industries Ltd.	2.00%
KEI Industries Ltd. (Futures)	0.26%
Cummins India Ltd.	1.99%
APL Apollo Tubes Ltd.	1.75%
Supreme Industries Ltd.	0.98%
Timken India Ltd.	0.88%
AIA Engineering Ltd.	0.52%
AUTO COMPONENTS	8.01%
Endurance Technologies Ltd.	1.64%
ZF Commercial Vehicle Control Systems India Ltd.	1.77%
Schaeffler India Ltd.	1.24%
Gabriel India Ltd.	1.12%
Bharat Forge Ltd.	1.00%
Sona Bw Precision Forgings Ltd.	0.84%
UNO Minda Ltd.	0.61%
CAPITAL MARKETS	5.39%
✓ Nippon Life India Asset Management Ltd.	2.40%
Multi Commodity Exchange of India Ltd.	0.62%
Billionbrains Garage Ventures Ltd.	0.60%
BSE Ltd.	0.60%
FINANCE	5.26%
✓ L&T Finance Ltd.	2.73%
✓ Shriram Finance Ltd.	2.53%
ELECTRICAL EQUIPMENT	5.09%
GE Vernova T&D India Ltd.	1.99%
CG Power And Industrial Solutions Ltd.	1.51%
Schneider Electric Infrastructure Ltd.	0.84%
Apar Industries Ltd.	0.76%
CHEMICALS & PETROCHEMICALS	4.69%
SRF Ltd.	1.73%
Solar Industries India Ltd.	1.40%
Aarti Industries Ltd.	0.98%
Aether Industries Ltd.	0.58%
RETAILING	4.10%
Vishal Mega Mart Ltd.	1.66%
Info Edge (India) Ltd.	1.11%
Swiggy Ltd.	0.93%
FSN E-Commerce Ventures Ltd.	0.40%
IT - SOFTWARE	3.43%
Mphasis Ltd.	1.88%
Persistent Systems Ltd.	0.92%
Coforge Ltd.	0.63%
INSURANCE	3.36%
✓ Max Financial Services Ltd.	3.36%
CONSUMER DURABLES	3.20%
LG Electronics India Ltd.	1.27%
Amber Enterprises India Ltd.	1.26%
Campus Activewear Ltd.	0.67%
HEALTHCARE SERVICES	2.73%
✓ Fortis Healthcare Ltd.	2.73%
FINANCIAL TECHNOLOGY (FINTECH)	2.48%
One97 Communications Ltd.	1.64%
PB Fintech Ltd.	0.84%
FERROUS METALS	2.41%
✓ Jindal Steel Ltd.	2.41%
AEROSPACE & DEFENSE	2.28%
Bharat Electronics Ltd.	1.55%
Data Patterns (India) Ltd.	0.73%
TELECOM - SERVICES	2.10%
✓ Bharti Hexacom Ltd.	2.10%
REALTY	1.97%
The Phoenix Mills Ltd.	1.97%
POWER	1.68%
JSW Energy Ltd.	1.68%
FERTILIZERS & AGROCHEMICALS	1.54%
Coromandel International Ltd.	1.54%
AGRICULTURAL FOOD & OTHER PRODUCTS	1.51%
Marico Ltd.	1.51%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.49%
Ashok Leyland Ltd.	1.49%
CEMENT & CEMENT PRODUCTS	1.12%
JK Cement Ltd.	1.12%
AUTOMOBILES	1.12%
TVS Motor Company Ltd.	1.12%
HOUSEHOLD PRODUCTS	0.98%
Doms Industries Ltd.	0.98%
TRANSPORT INFRASTRUCTURE	0.88%
JSW Infrastructure Ltd.	0.88%
OIL	0.74%
Oil India Ltd.	0.74%

Portfolio

Industry/Company/Issuer	% to Net Assets
LEISURE SERVICES	0.58%
Jubilant Foodworks Ltd.	0.58%
INDUSTRIAL MANUFACTURING	0.52%
Jyoti Cnc Automation Ltd.	0.52%
TEXTILES & APPARELS	0.49%
Gokaldas Exports Ltd.	0.49%
TREASURY BILLS	0.38%
Sovereign	0.38%
91 DAY T-BILL	0.33%
364 DAY T-BILL	0.05%
NON-CONVERTIBLE PREFERENCE SHARE	0.02%
TVS Motor Company Ltd.	0.02%
Tripartite Repo, Cash, Cash Equivalents & Net Current Assets	1.19%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Midcap Fund	BSE 150 MidCap Index (TRI) ^ ^
Large Cap	11.38%	7.46%
Mid Cap	68.53%	86.66%
Small Cap	18.49%	5.89%
Top 10 Holdings	28.65%	16.72%
No. of Stocks	69	150
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 65,789	₹ 62,758

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
16.54%	0.66	0.93	0.92 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

LARGE & MIDCAP FUND

(Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

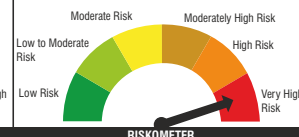
- Capital appreciation over long term.
- Investing predominantly in equities and equity related instruments of large cap and mid cap companies

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the NIFTY LargeMidcap 250 Index (TRI) (Benchmark) is very high risk

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

Fund Details

Investment Objective

The investment objective of the scheme is to seek to generate capital appreciation by investing predominantly in a portfolio of equity and equity linked securities of large cap and mid cap companies. However, there can be no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since May 02, 2024.

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since December 9, 2024.

Indicative Investment Horizon

Long Term

Date of allotment

6 December 2019

Assets Under Management

As on 31st Mar. 2026* : ₹ 832.94 crore

Average for Mar. 2026* : ₹ 876.79 crore

Benchmark Index^{***}

NIFTY LargeMidcap 250 Index (TRI)

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.08%

Regular Plan : 2.33%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Shriram Finance Ltd.	ITC Ltd.
The Federal Bank Ltd.	Mahindra & Mahindra Ltd.
Max Financial Services Ltd.	HDFC Bank Ltd.
Acutaas Chemicals Ltd.	BSE Ltd.
Jindal Steel Ltd.	Tata Consultancy Services Ltd.

*The AUM and AAUM is inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Large and Midcap Cap Fund totalling to ₹ 16.82 crores and ₹ 17.73 crores respectively.

Portfolio

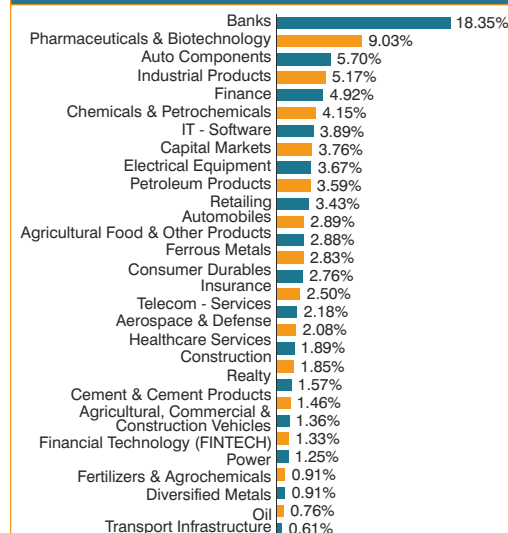
Industry/Company/Issuer	% to Net Assets
Equity Shares and Long Futures	97.67%
BANKS	18.35%
✓ HDFC Bank Ltd.	3.47%
✓ ICICI Bank Ltd.	3.20%
✓ The Federal Bank Ltd.	3.09%
✓ State Bank of India	2.65%
Indian Bank	1.77%
Kotak Mahindra Bank Ltd.	1.62%
Ujjivan Small Finance Bank Ltd.	1.49%
Axis Bank Ltd.	1.06%
PHARMACEUTICALS & BIOTECHNOLOGY	9.03%
Acutaas Chemicals Ltd.	1.74%
Ajanta Pharma Ltd.	1.63%
Torrent Pharmaceuticals Ltd.	1.39%
Lupin Ltd.	1.27%
Div's Laboratories Ltd.	1.18%
Sai Life Sciences Ltd.	1.12%
Sun Pharmaceutical Industries Ltd.	0.70%
AUTO COMPONENTS	5.70%
Gabriel India Ltd.	1.32%
Endurance Technologies Ltd.	1.31%
ZF Commercial Vehicle Control Systems India Ltd.	1.16%
Schaeffler India Ltd.	0.81%
UNO Minda Ltd.	0.61%
Bharat Forge Ltd.	0.50%
FINANCE	4.92%
✓ Shriram Finance Ltd.	2.66%
L&T Finance Ltd.	1.50%
Bajaj Finance Ltd.	0.76%
INDUSTRIAL PRODUCTS	5.17%
APL Apollo Tubes Ltd.	1.41%
Cummins India Ltd.	1.07%
KEI Industries Ltd.	0.98%
KEI Industries Ltd. (Futures)	0.45%
Timken India Ltd.	0.83%
Alia Engineering Ltd.	0.43%
CHEMICALS & PETROCHEMICALS	4.15%
Solar Industries India Ltd.	1.53%
Navin Fluorine International Ltd.	1.27%
Aarti Industries Ltd.	0.75%
Aether Industries Ltd.	0.61%
IT - SOFTWARE	3.89%
Mphasis Ltd.	1.29%
Infosys Ltd.	1.05%
Persistent Systems Ltd.	0.67%
L1Mintree Ltd.	0.55%
HCL Technologies Ltd.	0.32%
CAPITAL MARKETS	3.76%
Nippon Life India Asset Management Ltd.	1.20%
ICICI Prudential Asset Management Company Ltd.	1.12%
Multi Commodity Exchange of India Ltd.	0.83%
BSE Ltd.	0.61%
ELECTRICAL EQUIPMENT	3.67%
CG Power And Industrial Solutions Ltd.	1.52%
GE Vernova T&D India Ltd.	1.29%
Apar Industries Ltd.	0.86%
PETROLEUM PRODUCTS	3.59%
✓ Reliance Industries Ltd.	3.59%
RETAILING	3.43%
FSN E-Commerce Ventures Ltd.	1.26%
Info Edge (India) Ltd.	1.11%
Eternal Ltd.	1.06%
AUTOMOBILES	2.89%
TVS Motor Company Ltd.	1.53%
Maruti Suzuki India Ltd.	1.36%
AGRICULTURAL FOOD & OTHER PRODUCTS	2.88%
Tata Consumer Products Ltd.	1.44%
Marico Ltd.	1.43%
FERROUS METALS	2.83%
Jindal Steel Ltd.	1.72%
Tata Steel Ltd.	1.11%
CONSUMER DURABLES	2.76%
LG Electronics India Ltd.	1.49%
Amber Enterprises India Ltd.	1.27%
INSURANCE	2.50%
✓ Max Financial Services Ltd.	2.50%
TELECOM - SERVICES	2.18%
✓ Bharti Airtel Ltd.	2.18%
AEROSPACE & DEFENSE	2.08%
✓ Bharat Electronics Ltd.	2.08%
HEALTHCARE SERVICES	1.89%
✓ Fortis Healthcare Ltd.	1.89%
CONSTRUCTION	1.85%
Larsen & Toubro Ltd.	1.85%
REALTY	1.57%
The Phoenix Mills Ltd.	1.57%
CEMENT & CEMENT PRODUCTS	1.46%
JK Cement Ltd.	1.46%
AGRICULTURAL COMMERCIAL & CONSTRUCTION VEHICLES	1.36%
Tata Motors Ltd.	1.36%
FINANCIAL TECHNOLOGY (FINTECH)	1.33%
One 97 Communications Ltd.	1.33%
POWER	1.25%
JSW Energy Ltd.	1.25%
FERTILIZERS & AGROCHEMICALS	0.91%
Coromandel International Ltd.	0.91%

Portfolio

Industry/Company/Issuer	% to Net Assets
DIVERSIFIED METALS	0.91%
Vedanta Ltd.	0.91%
OIL	0.76%
Oil India Ltd.	0.76%
TRANSPORT INFRASTRUCTURE	0.61%
JSW Infrastructure Ltd.	0.61%
TREASURY BILLS	0.63%
Sovereign	0.63%
91 DAY T-BILL	0.60%
364 DAY T-BILL	0.04%
NON-CONVERTIBLE PREFERENCE SHARE	0.02%
TVS Motor Company Ltd.	0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	1.68%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Large & Midcap Fund	NIFTY Large MidCap 250 Index (TRI) ^{***}
Large Cap	45.82%	51.32%
Mid Cap	38.25%	46.86%
Small Cap	13.60%	1.82%
Top 10 Holdings	27.32%	23.00%
No. of Stocks	71	250
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 2,79,177	₹ 3,16,314

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
14.65%	0.43	0.93	1.01 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.
\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

SMALL CAP FUND

(Small Cap Fund - An Open Ended Equity Scheme predominantly investing in Small Cap stocks)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in Equity and Equity related portfolio of small cap companies

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the BSE 250 SmallCap Index (TRI) ^ ^ (Benchmark) is very high risk

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

Fund Details

Investment Objective

To achieve long term capital appreciation by investing in a portfolio consisting of equity and equity related securities, predominantly of small cap companies. However, there is no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since December 9, 2024.

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since November 01, 2024.

Indicative Investment Horizon

Long Term

Date of allotment

10 June 2014

Assets Under Management

As on 31st Mar. 2026* : ₹ 1,665.52 crore

Average for Mar. 2026* : ₹ 1,709.16 crore

Benchmark Index ^ ^

BSE 250 SmallCap Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.08%

Regular Plan : 2.15%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Acutaas Chemicals Ltd.	Delhivery Ltd.
Karur Vysya Bank Ltd.	Aster DM Healthcare Ltd.
GE Vernova T&D India Ltd.	RBL Bank Ltd.
Multi Commodity Exchange of India Ltd.	Ather Energy Ltd.
S.J.S. Enterprises Ltd.	Great Eastern Shipping Company Ltd.

*The AUM and AAUM is inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Small Cap Fund totalling to ₹ 25.67 crores and ₹ 26.56 crores respectively.

Portfolio

Industry/Company/Issuer	% to Net Assets
Equity Shares and Long Futures	99.06%
PHARMACEUTICALS & BIOTECHNOLOGY	11.61%
✓ Acutaas Chemicals Ltd.	5.53%
JB Chemicals & Pharmaceuticals Ltd.	2.32%
Sai Life Sciences Ltd.	1.84%
Neuland Laboratories Ltd.	0.72%
Corona Remedies Ltd.	0.70%
Anthem Biosciences Ltd.	0.50%
ELECTRICAL EQUIPMENT	11.30%
✓ GE Vernova T&D India Ltd.	3.89%
Hitachi Energy India Ltd.	2.23%
Azad Engineering Ltd.	2.00%
Schneider Electric Infrastructure Ltd.	1.31%
Voltamp Transformers Ltd.	1.07%
Apar Industries Ltd.	0.80%
CAPITAL MARKETS	9.57%
✓ Multi Commodity Exchange of India Ltd.	3.37%
Kfin Technologies Ltd.	2.15%
360 One Wam Ltd.	1.74%
Computer Age Management Services Ltd.	1.03%
BSE Ltd.	0.81%
Nippon Life India Asset Management Ltd.	0.48%
AUTO COMPONENTS	9.51%
✓ Gabriel India Ltd.	3.08%
S.J.S. Enterprises Ltd.	2.90%
Sansera Engineering Ltd.	1.19%
ZF Commercial Vehicle Control Systems India Ltd.	1.03%
Motherson Sumi Wiring India Ltd.	0.66%
Craftsman Automation Ltd.	0.65%
BANKS	9.42%
✓ Karur Vysya Bank Ltd.	4.34%
Ujjivan Small Finance Bank Ltd.	2.66%
City Union Bank Ltd.	1.55%
Indian Bank	0.86%
CONSUMER DURABLES	5.73%
Amber Enterprises India Ltd.	2.58%
Eureka Forbes Ltd.	2.30%
Blue Star Ltd.	0.48%
Greenply Industries Ltd.	0.36%
INDUSTRIAL PRODUCTS	6.38%
✓ Kirloskar Oil Engines Ltd.	2.71%
KEI Industries Ltd.	1.72%
KEI Industries Ltd. (Futures)	0.68%
KSB Ltd.	0.84%
RHI Magnesita India Ltd.	0.42%
CHEMICALS & PETROCHEMICALS	5.14%
✓ Navin Fluorine International Ltd.	3.70%
Deepak Fertilisers and Petrochemicals Corporation Ltd.	0.71%
Aarti Industries Ltd.	0.48%
Aether Industries Ltd.	0.16%
Neogen Chemicals Ltd.	0.08%
HEALTHCARE SERVICES	4.21%
Krishna Institute Of Medical Sciences Ltd.	2.13%
Vijaya Diagnostic Centre Ltd.	1.09%
Fortis Healthcare Ltd.	0.99%
AEROSPACE & DEFENSE	3.62%
✓ Data Patterns (India) Ltd.	2.73%
Garden Reach Shipbuilders & Engineers Ltd.	0.89%
FINANCE	3.13%
Home First Finance Company India Ltd.	1.38%
Creditaccess Grameen Ltd.	0.65%
Cholamandalam Financial Holdings Ltd.	0.57%
Aadhar Housing Finance Ltd.	0.54%
IT - SERVICES	2.52%
Sagility India Ltd.	1.56%
Affie 3I Ltd.	0.96%
BEVERAGES	1.89%
Radico Khaitan Ltd.	1.89%
REALTY	1.76%
Brigade Enterprises Ltd.	1.05%
Anant Raj Ltd.	0.71%
INDUSTRIAL MANUFACTURING	1.64%
Jyoti Cnc Automation Ltd.	1.64%
HOUSEHOLD PRODUCTS	1.56%
Doms Industries Ltd.	1.56%
COMMERCIAL SERVICES & SUPPLIES	1.55%
Eclerx Services Ltd.	1.55%
CEMENT & CEMENT PRODUCTS	1.31%
JK Cement Ltd.	1.31%
FERTILIZERS & AGROCHEMICALS	1.16%
Sumitomo Chemical India Ltd.	1.16%
TEXTILES & APPARELS	1.13%
K.P.R. Mill Ltd.	1.13%
CONSTRUCTION	0.89%
Techno Electric & Engineering Company Ltd.	0.89%
RETAILING	0.84%
CarTrade Tech Ltd.	0.84%
INSURANCE	0.82%
Max Financial Services Ltd.	0.82%
LEISURE SERVICES	0.72%
Chalet Hotels Ltd.	0.72%

Portfolio

Industry/Company/Issuer	% to Net Assets
NON - FERROUS METALS	0.70%
Hindustan Copper Ltd.	0.70%
FOOD PRODUCTS	0.51%
Doodla Dairy Ltd.	0.51%
IT - SOFTWARE	0.44%
Persistent Systems Ltd.	0.44%
TREASURY BILLS	0.37%
Sovereign	0.37%
91 DAY T-BILL	0.30%
364 DAY T-BILL	0.07%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	0.58%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification

Pharmaceuticals & Biotechnology	11.61%
Electrical Equipment	11.30%
Capital Markets	9.57%
Auto Components	9.51%
Banks	9.42%
Industrial Products	6.38%
Consumer Durables	5.73%
Chemicals & Petrochemicals	5.14%
Healthcare Services	4.21%
Aerospace & Defense	3.62%
Finance	3.13%
IT - Services	2.52%
Beverages	1.89%
Realty	1.76%
Industrial Manufacturing	1.64%
Household Products	1.56%
Commercial Services & Supplies	1.55%
Cement & Cement Products	1.31%
Fertilizers & Agrochemicals	1.16%
Textiles & Apparels	1.13%
Construction	0.89%
Retailing	0.84%
Insurance	0.82%
Leisure Services	0.72%
Non - Ferrous Metals	0.70%
Food Products	0.51%
IT - Software	0.44%

Market Cap as % of net assets

Market Cap Category	Union Small Cap Fund	BSE 250 SmallCap Index (TRI) ^ ^
Mid Cap	24.72%	4.32%
Small Cap	74.34%	95.68%
Top 10 Holdings	34.91%	11.44%
No. of Stocks	68	250
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 28,404	₹ 17,500

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio \$\$\$
18.08%	0.57	0.84	0.48 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

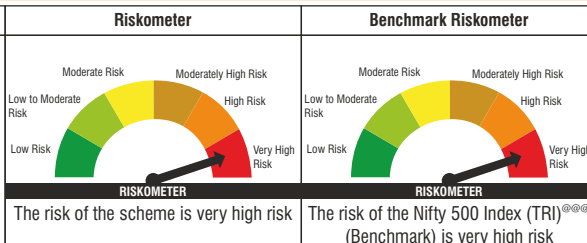
Union

INNOVATION & OPPORTUNITIES FUND

(An open-ended equity scheme following innovation theme)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investment predominantly in equity and equity related securities of Innovative Companies



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

Fund Details

Investment Objective

The Investment Objective of the Scheme is to achieve long term capital appreciation by investing predominantly in equity and equity related securities of Innovative Companies. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since November 01, 2024.

Sanjay Bambalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

06 September 2023

Assets Under Management

As on 31st Mar. 2026 : ₹ 972.08 crore

Average for Mar. 2026 : ₹ 1,003.25 crore

Benchmark Index^{***}

NIFTY 500 Index (TRI)

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.87%

Regular Plan : 2.24%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load:

1% if units are redeemed/switched out on or before completion of 1 year from the date of allotment. Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Acutaas Chemicals Ltd.	HDFC Bank Ltd.
Info Edge (India) Ltd.	Reliance Industries Ltd.
The Federal Bank Ltd.	ICICI Bank Ltd.
One 97 Communications Ltd.	Bharti Airtel Ltd.
Eternal Ltd.	Infosys Ltd.

Portfolio

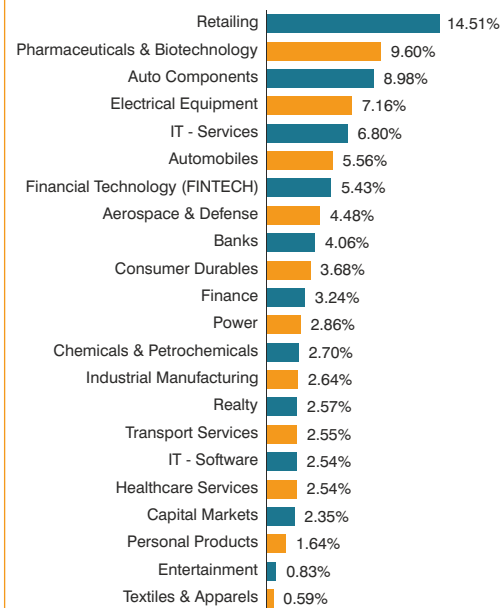
Industry/Company/Issuer	% to Net Assets
Equity Shares	97.31%
RETAILING	14.51%
✓ Eternal Ltd.	4.24%
✓ Info Edge (India) Ltd.	4.02%
Swiggy Ltd.	1.96%
FSN E-Commerce Ventures Ltd.	1.69%
CarTrade Tech Ltd.	1.24%
Urban Company Ltd.	1.05%
Meesho Ltd.	0.32%
PHARMACEUTICALS & BIOTECHNOLOGY	9.60%
✓ Acutaas Chemicals Ltd.	4.56%
Sai Life Sciences Ltd.	2.67%
Abbott India Ltd.	2.37%
AUTO COMPONENTS	8.98%
✓ ZF Commercial Vehicle Control Systems India Ltd.	3.08%
S.J.S. Enterprises Ltd.	2.32%
Sona Blw Precision Forgings Ltd.	1.33%
Gabriel India Ltd.	1.28%
UNO Minda Ltd.	0.97%
ELECTRICAL EQUIPMENT	7.16%
✓ GE Vernova T&D India Ltd.	3.07%
✓ CG Power And Industrial Solutions Ltd.	2.93%
Schneider Electric Infrastructure Ltd.	1.16%
IT - SERVICES	6.80%
✓ Affle 3I Ltd.	2.93%
Inventus Knowledge Solutions Ltd.	2.13%
Sagility India Ltd.	1.74%
AUTOMOBILES	5.56%
✓ TVS Motor Company Ltd.	2.89%
Ather Energy Ltd.	2.66%
FINANCIAL TECHNOLOGY (FINTECH)	5.43%
✓ One 97 Communications Ltd.	3.55%
PB Fintech Ltd.	1.88%
AEROSPACE & DEFENSE	4.48%
Bharat Electronics Ltd.	2.70%
Data Patterns (India) Ltd.	1.78%
BANKS	4.06%
✓ The Federal Bank Ltd.	4.06%
CONSUMER DURABLES	3.68%
Amber Enterprises India Ltd.	2.28%
Ethos Ltd.	1.40%
FINANCE	3.24%
Shriram Finance Ltd.	1.97%
Home First Finance Company India Ltd.	0.79%
Jio Financial Services Ltd.	0.48%
POWER	2.86%
JSW Energy Ltd.	2.86%
CHEMICALS & PETROCHEMICALS	2.70%
Navin Fluorine International Ltd.	1.05%
Aether Industries Ltd.	0.87%
Neogen Chemicals Ltd.	0.78%
INDUSTRIAL MANUFACTURING	2.64%
Jyoti Cnc Automation Ltd.	1.56%
Syrma SGS Technology Ltd.	1.08%
REALTY	2.57%
The Phoenix Mills Ltd.	2.57%
TRANSPORT SERVICES	2.55%
Delhivery Ltd.	2.55%
IT - SOFTWARE	2.54%
Fractal Analytics Ltd.	0.97%
Capillary Technologies India Ltd.	0.85%
C.E.Info Systems Ltd.	0.72%
HEALTHCARE SERVICES	2.54%
Krishna Institute Of Medical Sciences Ltd.	2.54%
CAPITAL MARKETS	2.35%
Kfin Technologies Ltd.	1.39%
Billionbrains Garage Ventures Ltd.	0.96%
PERSONAL PRODUCTS	1.64%
Honasa Consumer Ltd.	1.64%
ENTERTAINMENT	0.83%
SAREGAMA India Ltd.	0.83%

Portfolio

Industry/Company/Issuer	% to Net Assets
TEXTILES & APPARELS	0.59%
Gokaldas Exports Ltd.	0.59%
TREASURY BILLS	0.57%
Sovereign	0.57%
91 DAY T-BILL	0.51%
364 DAY T-BILL	0.06%
NON-CONVERTIBLE PREFERENCE SHARE	0.05%
TVS Motor Company Ltd.	0.05%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	2.07%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Innovation & Opportunities Fund	Nifty 500 Index (TRI) ^{***}
Large Cap	15.20%	70.40%
Mid Cap	30.27%	19.71%
Small Cap	51.83%	9.89%
Top 10 Holdings	35.33%	31.75%
No. of Stocks	50	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 59,098	₹ 4,15,203

Portfolio Turnover Ratio^{SSS} : 0.53 times

^{SSS}Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

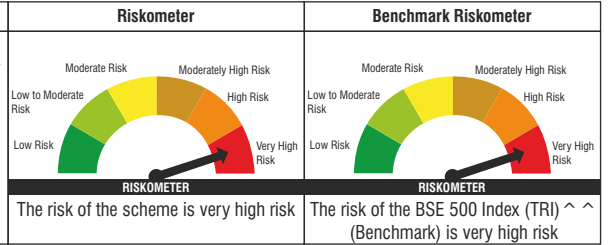
ELSS TAX SAVER FUND

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act.
- Investment predominantly in Equity and Equity related portfolio



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

Fund Details

Investment Objective

To generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be achieved.

Co-Fund Managers

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since November 01, 2024.

Sanjay Bambalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since June 7, 2021.

Indicative Investment Horizon

Long Term

Date of allotment

23 December 2011

Assets Under Management

As on 31st Mar. 2026 : ₹ 772.09 crore

Average for Mar. 2026 : ₹ 817.52 crore

Benchmark Index ^ ^

BSE 500 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.39%

Regular Plan : 2.35%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load: Nil

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight

Top 5 Overweight	Top 5 Underweight
Gabriel India Ltd.	Mahindra & Mahindra Ltd.
Acutaas Chemicals Ltd.	HDFC Bank Ltd.
Shriram Finance Ltd.	ITC Ltd.
Jindal Steel Ltd.	Titan Company Ltd.
State Bank of India	HCL Technologies Ltd.

Portfolio

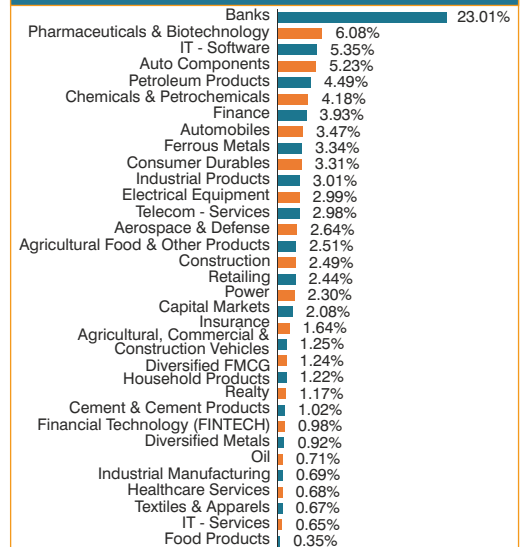
Industry/Company/Issuer	% to Net Assets
Equity Shares	99.03%
BANKS	23.01%
✓ HDFC Bank Ltd.	5.44%
✓ ICICI Bank Ltd.	5.05%
✓ State Bank of India	3.89%
✓ Kotak Mahindra Bank Ltd.	2.35%
Axis Bank Ltd.	1.90%
The Federal Bank Ltd.	1.51%
Ujjivan Small Finance Bank Ltd.	1.46%
Karur Vysya Bank Ltd.	1.39%
PHARMACEUTICALS & BIOTECHNOLOGY	6.08%
Acutaas Chemicals Ltd.	2.04%
Ajanta Pharma Ltd.	1.38%
Sun Pharmaceutical Industries Ltd.	0.93%
Torrent Pharmaceuticals Ltd.	0.87%
Lupin Ltd.	0.85%
IT - SOFTWARE	5.35%
✓ Infosys Ltd.	2.50%
Tata Consultancy Services Ltd.	1.35%
Mphasis Ltd.	0.84%
LTI Mindtree Ltd.	0.65%
AUTO COMPONENTS	5.23%
✓ Gabriel India Ltd.	2.25%
Endurance Technologies Ltd.	1.30%
ZF Commercial Vehicle Control Systems India Ltd.	0.98%
Schaeffler India Ltd.	0.70%
PETROLEUM PRODUCTS	4.49%
✓ Reliance Industries Ltd.	4.49%
CHEMICALS & PETROCHEMICALS	4.18%
Solar Industries India Ltd.	1.42%
Aarti Industries Ltd.	0.87%
Pidilite Industries Ltd.	0.74%
Aegion Industries Ltd.	0.59%
SIF Ltd.	0.57%
FINANCE	3.93%
✓ Shriram Finance Ltd.	2.24%
Bajaj Finance Ltd.	0.87%
Creditaccess Grameen Ltd.	0.82%
AUTOMOBILES	3.47%
Maruti Suzuki India Ltd.	1.79%
TVS Motor Company Ltd.	1.68%
FERROUS METALS	3.34%
Jindal Steel Ltd.	1.76%
Tata Steel Ltd.	1.58%
CONSUMER DURABLES	3.31%
LG Electronics India Ltd.	1.23%
Amber Enterprises India Ltd.	1.11%
Campus Activewear Ltd.	0.92%
INDUSTRIAL PRODUCTS	3.01%
Cummins India Ltd.	1.00%
Timken India Ltd.	0.84%
Polycab India Ltd.	0.73%
AIA Engineering Ltd.	0.45%
ELECTRICAL EQUIPMENT	2.99%
CG Power And Industrial Solutions Ltd.	1.32%
Hitachi Energy India Ltd.	0.95%
Schneider Electric Infrastructure Ltd.	0.72%
TELECOM - SERVICES	2.98%
✓ Bharti Airtel Ltd.	2.98%
AEROSPACE & DEFENSE	2.64%
Bharat Electronics Ltd.	1.69%
Data Patterns (India) Ltd.	0.95%
AGRICULTURAL FOOD & OTHER PRODUCTS	2.51%
Tata Consumer Products Ltd.	1.45%
Balrampur Chini Mills Ltd.	1.06%
CONSTRUCTION	2.49%
✓ Larsen & Toubro Ltd.	2.49%
RETAILING	2.44%
Info Edge (India) Ltd.	0.90%
Eternal Ltd.	0.81%
FSN E-Commerce Ventures Ltd.	0.73%
POWER	2.30%
JSW Energy Ltd.	1.16%
NTPC Ltd.	1.14%
CAPITAL MARKETS	2.08%
HDFC Asset Management Company Ltd.	1.12%
360 One Warm Ltd.	0.96%
INSURANCE	1.64%
Max Financial Services Ltd.	1.64%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.25%
Tata Motors Ltd.	1.25%
DIVERSIFIED FMCG	1.24%
Hindustan Unilever Ltd.	0.65%
ITC Ltd.	0.59%
HOUSEHOLD PRODUCTS	1.22%
Doms Industries Ltd.	1.22%
REALTY	1.17%
The Phoenix Mills Ltd.	1.17%
CEMENT & CEMENT PRODUCTS	1.02%
Ultratech Cement Ltd.	1.02%
FINANCIAL TECHNOLOGY (FINTECH)	0.98%
One 97 Communications Ltd.	0.98%
DIVERSIFIED METALS	0.92%
Vedanta Ltd.	0.92%
OIL	0.71%
Oil India Ltd.	0.71%
INDUSTRIAL MANUFACTURING	0.69%
Jyoti Cnc Automation Ltd.	0.69%

Portfolio

Industry/Company/Issuer	% to Net Assets
HEALTHCARE SERVICES	0.68%
Fortis Healthcare Ltd.	0.68%
TEXTILES & APPARELS	0.67%
Gokaldas Exports Ltd.	0.67%
IT - SERVICES	0.65%
Inventurus Knowledge Solutions Ltd.	0.65%
FOOD PRODUCTS	0.35%
Britannia Industries Ltd.	0.35%
TREASURY BILLS	0.05%
Sovereign	0.05%
364 DAY T-BILL	0.05%
NON-CONVERTIBLE PREFERENCE SHARE	0.02%
TVS Motor Company Ltd.	0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	0.90%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union ELSS Tax Saver Fund	BSE 500 Index (TRI) ^ ^
Large Cap	60.55%	71.05%
Mid Cap	17.42%	18.89%
Small Cap	21.06%	10.06%
Top 10 Holdings	33.70%	32.27%
No. of Stocks	72	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 3,80,175	₹ 4,20,633

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
13.85%	0.35	0.93	0.67 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Investors are requested to consult their tax advisors before investing in the Scheme.

Union

VALUE FUND

(An Open-ended equity scheme following a value investment strategy)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

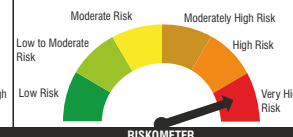
- Long Term Capital Appreciation
- Investment predominantly in a portfolio of equity and equity related securities of value companies.

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the BSE 500 Index (TRI) (Benchmark) is very high risk

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

Fund Details

Investment Objective

The investment objective of the scheme is to seek to generate long term capital appreciation by investing substantially in a portfolio of equity and equity related securities of companies which are undervalued (or are trading below their intrinsic value).

However, there can be no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since November 01, 2024.

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since November 01, 2024.

Indicative Investment Horizon

Long Term

Date of allotment

5 December 2018

Assets Under Management

As on 31st Mar. 2026 : ₹ 337.13 crore

Average for Mar. 2026 : ₹ 353.54 crore

Benchmark Index ^ ^

BSE 500 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.23%

Regular Plan : 2.48%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
NTPC Ltd.	HDFC Bank Ltd.
Shriram Finance Ltd.	Mahindra & Mahindra Ltd.
Voltamp Transformers Ltd.	Kotak Mahindra Bank Ltd.
Karur Vysya Bank Ltd.	ICICI Bank Ltd.
Tata Motors Ltd.	Bajaj Finance Ltd.

Portfolio

Industry/Company/Issuer	% to Net Assets
Equity Shares	96.95%
BANKS	21.72%
✓ HDFC Bank Ltd.	4.80%
✓ State Bank of India	3.82%
✓ ICICI Bank Ltd.	3.65%
✓ The Federal Bank Ltd.	2.37%
Karur Vysya Bank Ltd.	2.20%
Ujjivan Small Finance Bank Ltd.	1.71%
Indian Bank	1.64%
Axis Bank Ltd.	1.53%
FINANCE	6.31%
✓ Shriram Finance Ltd.	3.10%
TATA Capital Ltd.	1.24%
Jio Financial Services Ltd.	0.99%
Creditaccess Grameen Ltd.	0.98%
IT - SOFTWARE	6.29%
✓ Infosys Ltd.	2.34%
Mphasis Ltd.	1.36%
Tata Consultancy Services Ltd.	1.26%
HCL Technologies Ltd.	0.80%
Tech Mahindra Ltd.	0.54%
AUTO COMPONENTS	5.52%
Gabriel India Ltd.	2.13%
Endurance Technologies Ltd.	1.38%
Samvardhana Motherson International Ltd.	1.04%
Tube Investments of India Ltd.	0.97%
PHARMACEUTICALS & BIOTECHNOLOGY	5.04%
Ajanta Pharma Ltd.	1.42%
JB Chemicals & Pharmaceuticals Ltd.	1.32%
Sun Pharmaceutical Industries Ltd.	1.25%
Aurobindo Pharma Ltd.	1.06%
PETROLEUM PRODUCTS	5.02%
✓ Reliance Industries Ltd.	5.02%
TELECOM - SERVICES	4.49%
✓ Bharti Airtel Ltd.	2.96%
Indus Towers Ltd.	0.89%
Tata Communications Ltd.	0.63%
AUTOMOBILES	4.23%
✓ Maruti Suzuki India Ltd.	2.31%
Hero MotoCorp Ltd.	1.92%
FERROUS METALS	3.52%
Tata Steel Ltd.	1.90%
Jindal Steel Ltd.	1.63%
POWER	3.51%
✓ NTPC Ltd.	3.51%
ELECTRICAL EQUIPMENT	3.13%
Voltamp Transformers Ltd.	2.26%
Schneider Electric Infrastructure Ltd.	0.87%
RETAILING	2.74%
Arvind Fashions Ltd.	1.66%
Info Edge (India) Ltd.	1.08%
AEROSPACE & DEFENSE	2.46%
Bharat Electronics Ltd.	1.98%
Garden Reach Shipbuilders & Engineers Ltd.	0.49%
CONSTRUCTION	2.26%
Larsen & Toubro Ltd.	2.26%
INSURANCE	2.16%
Max Financial Services Ltd.	1.66%
SBI Life Insurance Company Ltd.	0.50%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.11%
Tata Motors Ltd.	2.11%
CAPITAL MARKETS	1.88%
Nippon Life India Asset Management Ltd.	1.88%
HEALTHCARE SERVICES	1.86%
Krishna Institute Of Medical Sciences Ltd.	0.99%
Nephrocare Health Service Pvt. Ltd.	0.87%
INDUSTRIAL PRODUCTS	1.83%
Kirloskar Oil Engines Ltd.	1.83%
REALTY	1.44%
The Phoenix Mills Ltd.	1.44%
OIL	1.29%
Oil India Ltd.	1.29%
DIVERSIFIED METALS	1.20%
Vedanta Ltd.	1.20%
DIVERSIFIED FMCG	1.06%
ITC Ltd.	0.61%
Hindustan Unilever Ltd.	0.45%
FOOD PRODUCTS	1.04%
Zydus Wellness Ltd.	1.04%
CHEMICALS & PETROCHEMICALS	1.04%
Aarti Industries Ltd.	1.04%
AGRICULTURAL FOOD & OTHER PRODUCTS	1.03%
Balrampur Chini Mills Ltd.	1.03%
CONSUMER DURABLES	0.85%
Campus Activewear Ltd.	0.85%

Portfolio

Industry/Company/Issuer	% to Net Assets
TEXTILES & APPARELS	0.67%
Gokaldas Exports Ltd.	0.67%
CEMENT & CEMENT PRODUCTS	0.63%
Star Cement Ltd.	0.63%
FERTILIZERS & AGROCHEMICALS	0.62%
Coromandel International Ltd.	0.62%
TREASURY BILLS	0.09%
Sovereign	0.09%
364 DAY T-BILL	0.09%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	2.96%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification

Banks	21.72%
Finance	6.31%
IT - Software	6.29%
Auto Components	5.52%
Pharmaceuticals & Biotechnology	5.04%
Petroleum Products	5.02%
Telecom - Services	4.49%
Automobiles	4.23%
Ferrous Metals	3.52%
Power	3.51%
Electrical Equipment	3.13%
Retailing	2.74%
Aerospace & Defense	2.46%
Construction	2.26%
Insurance	2.16%
Agricultural, Commercial & Construction Vehicles	2.11%
Capital Markets	1.88%
Healthcare Services	1.86%
Industrial Products	1.83%
Realty	1.44%
Oil	1.29%
Diversified Metals	1.20%
Diversified FMCG	1.06%
Food Products	1.04%
Chemicals & Petrochemicals	1.04%
Agricultural Food & Other Products	1.03%
Consumer Durables	0.85%
Textiles & Apparels	0.67%
Cement & Cement Products	0.63%
Fertilizers & Agrochemicals	0.62%

Market Cap as % of net assets

Market Cap Category	Union Value Fund	BSE 500 Index (TRI) ^ ^
Large Cap	53.05%	71.05%
Mid Cap	19.91%	18.89%
Small Cap	24.00%	10.06%
Top 10 Holdings	33.87%	32.27%
No. of Stocks	60	500
Wtd Avg Market Cap of stocks in portfolio (Crs)	₹ 3,60,937	₹ 4,20,633

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
13.95%	0.58	0.93	0.64 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

LARGECAP FUND

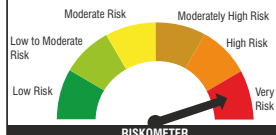
(Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

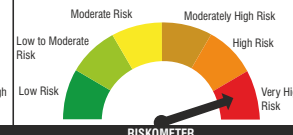
- Long Term Capital Appreciation
- Investment predominantly in a portfolio of select equity and equity linked securities of large cap companies.

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the BSE 100 Index (TRI) (Benchmark) is very high risk

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

Fund Details

Investment Objective

The investment objective of the Scheme is to seek to generate capital appreciation by investing in a portfolio of select equity and equity linked securities of large cap companies. However, there can be no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since July 1, 2025.

Sanjay Bembalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since June 7, 2021.

Indicative Investment Horizon

Long Term

Date of allotment

11 May 2017

Assets Under Management

As on 31st Mar. 2026* : ₹ 402.94 crore

Average for Mar. 2026* : ₹ 426.21 crore

Benchmark Index ^ ^

BSE 100 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.75%

Regular Plan : 2.56%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Torrent Pharmaceuticals Ltd.	HDFC Bank Ltd.
Solar Industries India Ltd.	ITC Ltd.
Tata Consumer Products Ltd.	Reliance Industries Ltd.
ICICI Bank Ltd.	Power Grid Corporation of India Ltd.
LG Electronics India Ltd.	Oil & Natural Gas Corporation Ltd.

*The AUM and AAUM is inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Large Cap Fund totalling to ₹ 8.39 crores and ₹ 8.89 crores respectively.

Portfolio

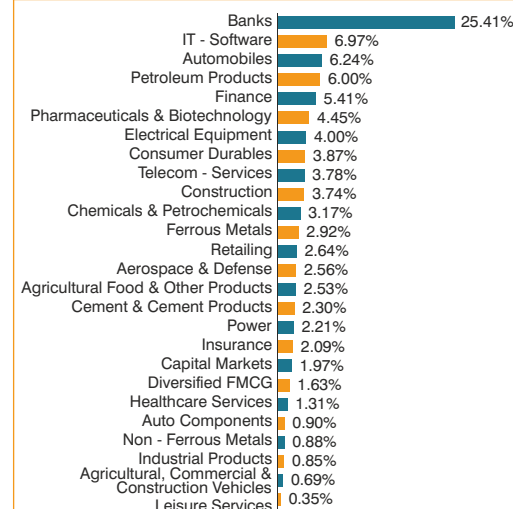
Industry/Company/Issuer	% to Net Assets
Equity Shares	98.87%
BANKS	25.41%
✓ ICICI Bank Ltd.	8.69%
✓ HDFC Bank Ltd.	7.08%
✓ State Bank of India	4.89%
✓ Axis Bank Ltd.	2.59%
Kotak Mahindra Bank Ltd.	2.16%
IT - SOFTWARE	6.97%
✓ Infosys Ltd.	3.42%
Mphasis Ltd.	1.27%
Tata Consultancy Services Ltd.	1.09%
HCL Technologies Ltd.	0.75%
Persistent Systems Ltd.	0.42%
AUTOMOBILES	6.24%
✓ Mahindra & Mahindra Ltd.	2.72%
Maruti Suzuki India Ltd.	1.94%
TVS Motor Company Ltd.	1.59%
PETROLEUM PRODUCTS	6.00%
✓ Reliance Industries Ltd.	6.00%
FINANCE	5.41%
Jio Financial Services Ltd.	1.70%
Bajaj Finance Ltd.	1.69%
Shriram Finance Ltd.	1.52%
Cholamandalam Investment And Finance Company Ltd.	0.50%
PHARMACEUTICALS & BIOTECHNOLOGY	4.45%
Torrent Pharmaceuticals Ltd.	2.36%
Sun Pharmaceutical Industries Ltd.	1.44%
Divi's Laboratories Ltd.	0.65%
ELECTRICAL EQUIPMENT	4.00%
Hitachi Energy India Ltd.	1.50%
GE Vernova T&D India Ltd.	1.36%
CG Power And Industrial Solutions Ltd.	1.14%
CONSUMER DURABLES	3.87%
Titan Company Ltd.	2.08%
LG Electronics India Ltd.	1.79%
TELECOM - SERVICES	3.78%
✓ Bharti Airtel Ltd.	3.78%
CONSTRUCTION	3.74%
✓ Larsen & Toubro Ltd.	3.74%
CHEMICALS & PETROCHEMICALS	3.17%
Solar Industries India Ltd.	2.10%
Navin Fluorine International Ltd.	1.07%
FERROUS METALS	2.92%
Tata Steel Ltd.	1.67%
JSW Steel Ltd.	1.25%
RETAILING	2.64%
Eternal Ltd.	1.42%
Info Edge (India) Ltd.	0.77%
Trent Ltd.	0.45%
AEROSPACE & DEFENSE	2.56%
✓ Bharat Electronics Ltd.	2.56%
AGRICULTURAL FOOD & OTHER PRODUCTS	2.53%
Tata Consumer Products Ltd.	2.53%
CEMENT & CEMENT PRODUCTS	2.30%
Ultratech Cement Ltd.	1.33%
JK Cement Ltd.	0.97%
POWER	2.21%
NTPC Ltd.	2.21%
INSURANCE	2.09%
Max Financial Services Ltd.	1.43%
SBI Life Insurance Company Ltd.	0.66%
CAPITAL MARKETS	1.97%
ICICI Prudential Asset Management Company Ltd.	0.71%
HDFC Asset Management Company Ltd.	0.66%
Multi Commodity Exchange of India Ltd.	0.59%
DIVERSIFIED FMCG	1.63%
ITC Ltd.	0.86%
Hindustan Unilever Ltd.	0.78%
HEALTHCARE SERVICES	1.31%
Max Healthcare Institute Ltd.	1.31%
AUTO COMPONENTS	0.90%
UNO Minda Ltd.	0.90%
NON - FERROUS METALS	0.88%
Hindalco Industries Ltd.	0.88%

Portfolio

Industry/Company/Issuer	% to Net Assets
INDUSTRIAL PRODUCTS	0.85%
Polycab India Ltd.	0.85%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.69%
Tata Motors Ltd.	0.69%
LEISURE SERVICES	0.35%
The Indian Hotels Company Ltd.	0.35%
TREASURY BILLS	0.07%
Sovereign	0.07%
364 DAY T-BILL	0.07%
NON-CONVERTIBLE PREFERENCE SHARE	0.02%
TVS Motor Company Ltd.	0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	1.04%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Largecap Fund	BSE 100 Index (TRI) ^ ^
Large Cap	88.58%	92.81%
Mid Cap	9.22%	7.19%
Small Cap	1.07%	0.00%
Top 10 Holdings	45.47%	43.95%
No. of Stocks	53	100
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 5,22,526	₹ 5,54,319

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
13.02%	0.17	0.93	0.50 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

ACTIVE MOMENTUM FUND

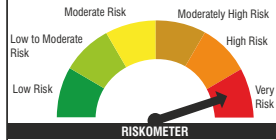
(An open-ended equity scheme following momentum theme)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

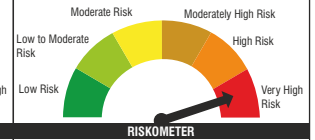
- Capital appreciation over long term
- an actively managed thematic equity scheme that invests in stocks exhibiting momentum characteristics

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the Nifty 500 Index (TRI) (Benchmark) is very high risk

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

Fund Details

Investment Objective

The investment objective of the Scheme is to seek to generate long-term capital appreciation by investing in stocks showing strong momentum. Momentum stocks are such that exhibit relatively superior price momentum – based on the phenomenon that stocks which have performed well in the past relative to other stocks (winners) continue to perform well in the future, and stocks that have performed relatively poorly (losers) continue to perform poorly. The portfolio of stocks will be selected, weighted and rebalanced using proprietary screens. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

Co-Fund Managers

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since inception.

Sanjay Bambalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

19 December 2024

Assets Under Management

As on 31st Mar. 2026 : ₹ 389.60 crore

Average for Mar. 2026 : ₹ 410.36 crore

Benchmark Index^{***}

Nifty 500 Index (TRI)

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.99%

Regular Plan : 2.44%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load:

1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Prime Focus Ltd.	HDFC Bank Ltd.
Gujarat Mineral Development Corporation Ltd.	Reliance Industries Ltd.
National Aluminium Company Ltd.	ICICI Bank Ltd.
MTAR technologies Ltd.	Bharti Airtel Ltd.
Navin Fluorine International Ltd.	Infosys Ltd.

Portfolio

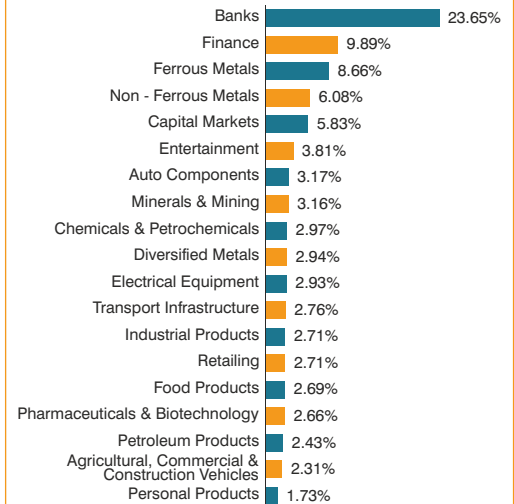
Industry/Company/Issuer	% to Net Assets
Equity Shares	93.11%
BANKS	23.65%
✓ Indian Bank	2.93%
The Federal Bank Ltd.	2.87%
Karur Vysya Bank Ltd.	2.79%
Axis Bank Ltd.	2.76%
State Bank of India	2.71%
Ujjivan Small Finance Bank Ltd.	2.66%
Bank of India	2.60%
City Union Bank Ltd.	2.59%
DCB Bank Ltd.	1.74%
FINANCE	9.89%
Shriram Finance Ltd.	2.70%
Manappuram Finance Ltd.	2.52%
Cholamandalam Investment And Finance Company Ltd.	2.48%
Mahindra & Mahindra Financial Services Ltd.	2.18%
FERROUS METALS	8.66%
✓ Jindal Steel Ltd.	3.02%
✓ Tata Steel Ltd.	2.87%
JSW Steel Ltd.	2.77%
NON - FERROUS METALS	6.08%
✓ National Aluminium Company Ltd.	3.25%
Hindalco Industries Ltd.	2.83%
CAPITAL MARKETS	5.83%
✓ Multi Commodity Exchange of India Ltd.	3.15%
Nippon Life India Asset Management Ltd.	2.69%
ENTERTAINMENT	3.81%
✓ Prime Focus Ltd.	3.81%
AUTO COMPONENTS	3.17%
Craftsman Automation Ltd.	1.76%
JK Tyre & Industries Ltd.	1.42%
MINERALS & MINING	3.16%
✓ Gujarat Mineral Development Corporation Ltd.	3.16%
CHEMICALS & PETROCHEMICALS	2.97%
✓ Navin Fluorine International Ltd.	2.97%
DIVERSIFIED METALS	2.94%
✓ Vedanta Ltd.	2.94%
ELECTRICAL EQUIPMENT	2.93%
✓ MTAR technologies Ltd.	2.93%
TRANSPORT INFRASTRUCTURE	2.76%
Adani Port and Special Economic Zone Ltd.	2.76%
INDUSTRIAL PRODUCTS	2.71%
APL Apollo Tubes Ltd.	2.71%
RETAILING	2.71%
FSN E-Commerce Ventures Ltd.	2.71%
FOOD PRODUCTS	2.69%
Avanti Feeds Ltd.	2.69%
PHARMACEUTICALS & BIOTECHNOLOGY	2.66%
Acutaas Chemicals Ltd.	2.66%
PETROLEUM PRODUCTS	2.43%
Bharat Petroleum Corporation Ltd.	2.43%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.31%
Ashok Leyland Ltd.	2.31%
PERSONAL PRODUCTS	1.73%
Bajaj Consumer Care Ltd.	1.73%

Portfolio

Industry/Company/Issuer	% to Net Assets
TREASURY BILLS	0.08%
Sovereign	0.08%
364 DAY T-BILL	0.08%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.81%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Active Momentum Fund	Nifty 500 Index (TRI) ^{***}
Large Cap	27.27%	70.40%
Mid Cap	30.41%	19.71%
Small Cap	35.43%	9.89%
Top 10 Holdings	31.03%	31.75%
No. of Stocks	35	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 1,09,264	₹ 4,15,203

Portfolio Turnover Ratio^{SSS} : 3.77 times

^{SSS}Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

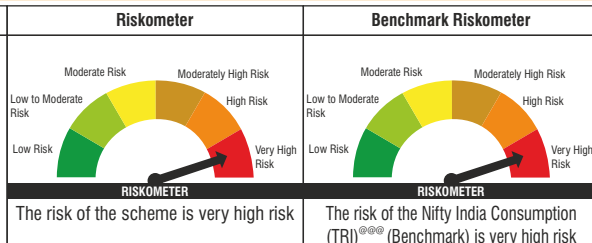
CONSUMPTION FUND

(An open-ended equity scheme following consumption theme)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investment predominantly in equity & equity related instruments of entities engaged in consumption and consumption related sectors or allied sectors.



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

Fund Details

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation by investing in companies those are engaged in consumption and consumption related sector or allied sectors. These companies are expected to directly or indirectly benefit from changing consumer aspirations, changing lifestyle and overall growth in consumption led demand. However, there is no assurance that the investment objective of the Scheme will be achieved.

Co-Fund Managers

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since inception.

Sanjay Bambalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

22 December 2025

Assets Under Management

As on 31st Mar. 2026 : ₹ 286.44 crore

Average for Mar. 2026 : ₹ 299.71 crore

Benchmark Index^{***}

Nifty India Consumption (TRI)

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.95%

Regular Plan : 2.43%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load:

- 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.

- Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
LG Electronics India Ltd.	ITC Ltd.
Marico Ltd.	Asian Paints Ltd.
FSN E-Commerce Ventures Ltd.	Bajaj Auto Ltd.
Radico Khaitan Ltd.	Hindustan Unilever Ltd.
Ather Energy Ltd.	Interglobe Aviation Ltd.

Portfolio

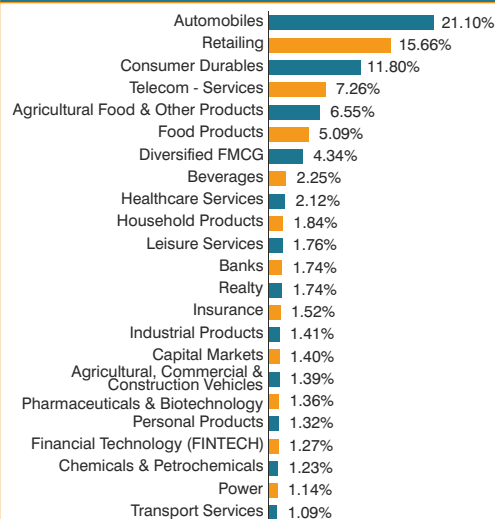
Industry/Company/Issuer	% to Net Assets
Equity Shares	96.36%
AUTOMOBILES	21.10%
✓ Mahindra & Mahindra Ltd.	6.20%
✓ Maruti Suzuki India Ltd.	5.48%
✓ TVS Motor Company Ltd.	3.03%
Eicher Motors Ltd.	2.48%
Hero MotoCorp Ltd.	2.01%
Ather Energy Ltd.	1.90%
RETAILING	15.66%
✓ Eternal Ltd.	4.60%
FSN E-Commerce Ventures Ltd.	2.30%
Vishal Mega Mart Ltd.	1.71%
Arvind Fashions Ltd.	1.18%
Info Edge (India) Ltd.	1.12%
Lenskart Solutions Ltd.	1.05%
Trent Ltd.	1.00%
Meesho Ltd.	0.98%
CarTrade Tech Ltd.	0.93%
V-Mart Retail Ltd.	0.50%
Swiggy Ltd.	0.30%
CONSUMER DURABLES	11.80%
✓ Titan Company Ltd.	4.61%
✓ LG Electronics India Ltd.	3.16%
Metro Brands Ltd.	1.61%
Blue Star Ltd.	1.52%
Eureka Forbes Ltd.	0.53%
Safari Industries (India) Ltd.	0.37%
TELECOM - SERVICES	7.26%
✓ Bharti Airtel Ltd.	7.26%
AGRICULTURAL FOOD & OTHER PRODUCTS	6.55%
✓ Tata Consumer Products Ltd.	4.05%
Marico Ltd.	2.49%
FOOD PRODUCTS	5.09%
✓ Britannia Industries Ltd.	3.50%
Zydus Wellness Ltd.	1.58%
DIVERSIFIED FMCG	4.34%
✓ Hindustan Unilever Ltd.	3.09%
ITC Ltd.	1.25%
BEVERAGES	2.25%
Radico Khaitan Ltd.	2.25%
HEALTHCARE SERVICES	2.12%
Max Healthcare Institute Ltd.	1.61%
Dr. Lal PathLabs Ltd.	0.50%
HOUSEHOLD PRODUCTS	1.84%
Doms Industries Ltd.	1.84%
LEISURE SERVICES	1.76%
Jubilant Foodworks Ltd.	0.91%
The Indian Hotels Company Ltd.	0.85%
BANKS	1.74%
Kotak Mahindra Bank Ltd.	1.14%
ICICI Bank Ltd.	0.60%
REALTY	1.74%
The Phoenix Mills Ltd.	1.74%
INSURANCE	1.52%
SBI Life Insurance Company Ltd.	1.52%
INDUSTRIAL PRODUCTS	1.41%
KEI Industries Ltd.	1.41%
CAPITAL MARKETS	1.40%
Nippon Life India Asset Management Ltd.	1.40%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.39%
Tata Motors Ltd.	1.39%
PHARMACEUTICALS & BIOTECHNOLOGY	1.36%
Torrent Pharmaceuticals Ltd.	0.74%
Corona Remedies Ltd.	0.61%

Portfolio

Industry/Company/Issuer	% to Net Assets
PERSONAL PRODUCTS	1.32%
Honasa Consumer Ltd.	1.32%
FINANCIAL TECHNOLOGY (FINTECH)	1.27%
One 97 Communications Ltd.	1.27%
CHEMICALS & PETROCHEMICALS	1.23%
Pidilite Industries Ltd.	1.23%
POWER	1.14%
JSW Energy Ltd.	1.14%
TRANSPORT SERVICES	1.09%
Delhivery Ltd.	1.09%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	3.64%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Consumption Fund	Nifty India Consumption Index (TRI) ^{***}
Large Cap	60.81%	95.19%
Mid Cap	21.58%	4.81%
Small Cap	13.97%	0.00%
Top 10 Holdings	44.98%	60.57%
No. of Stocks	50	30
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 2,21,526	₹ 3,19,028

Portfolio Turnover Ratio^{***} : 0.16 times

^{***}Lower of sales or purchases divided by average AUM for last rolling 12 months.

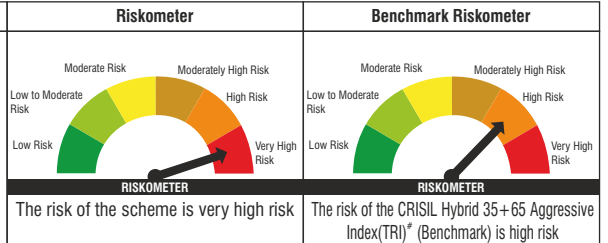
Union

AGGRESSIVE HYBRID FUND

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long Term Capital Growth and Income
- Investments predominantly in equity and equity related instruments. The scheme will also invest in debt & money market instruments.



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

Fund Details

Investment Objective

The investment objective of the Scheme is to achieve long term capital growth and generate income from a portfolio, predominantly of equity and equity related securities. The scheme will also invest in debt & money market instruments. There is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Sanjay Bembalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since January 25, 2023.

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since November 01, 2024.

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

18 December 2020

Assets Under Management

As on 31st Mar. 2026 : ₹ 652.00 crore

Average for Mar. 2026 : ₹ 674.79 crore

Benchmark Index*

CRISIL Hybrid 35+65 Aggressive Index (TRI)

*(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.34%

Regular Plan : 2.43%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Market Capitalisation as on Mar. 31, 2026

Large Cap: 55.58%

Mid Cap: 23.91%

Small Cap: 20.51%

Portfolio

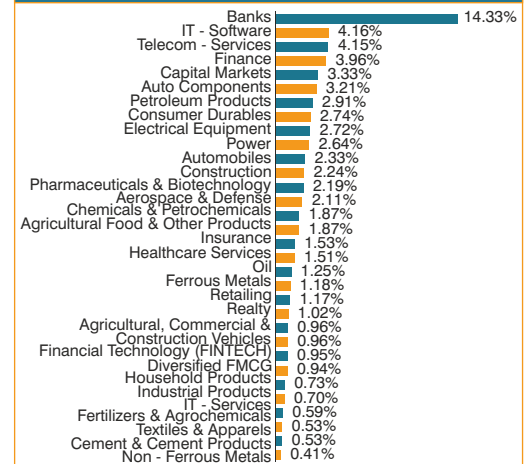
Industry/Company/ Issuer	Equity Shares
BANKS	14.33%
✓ HDFC Bank Ltd.	3.25%
✓ ICICI Bank Ltd.	2.77%
✓ Indian Bank	2.73%
✓ State Bank of India	2.33%
✓ Kotak Mahindra Bank Ltd.	1.76%
Ujivan Small Finance Bank Ltd.	1.48%
IT - SOFTWARE	4.16%
Infosys Ltd.	1.74%
Tata Consultancy Services Ltd.	0.88%
Mphasis Ltd.	0.73%
FCL Technologies Ltd.	0.74%
TELECOM - SERVICES	4.15%
✓ Bharti Airtel Ltd.	2.30%
Bharti Hexacom Ltd.	1.85%
FINANCE	3.96%
✓ Shriram Finance Ltd.	1.85%
L&T Finance Ltd.	1.17%
TATA Capital Ltd.	0.95%
CAPITAL MARKETS	3.33%
Nippon Life India Asset Management Ltd.	1.01%
360 One Wam Ltd.	0.96%
Kfin Technologies Ltd.	0.81%
Multi Commodity Exchange of India Ltd.	0.55%
AUTO COMPONENTS	3.21%
ZF Commercial Vehicle Control Systems India Ltd.	1.26%
Gabriel India Ltd.	1.01%
Sona Blw Precision Forgings Ltd.	0.93%
PETROLEUM PRODUCTS	2.91%
✓ Reliance Industries Ltd.	2.91%
CONSUMER DURABLES	2.74%
LG Electronics India Ltd.	0.97%
Amber Enterprises India Ltd.	0.83%
Eureka Forbes Ltd.	0.57%
Greenply Industries Ltd.	0.36%
ELECTRICAL EQUIPMENT	2.72%
Schneider Electric Infrastructure Ltd.	1.03%
Vollamp Transformers Ltd.	0.84%
CG Power And Industrial Solutions Ltd.	0.83%
POWER	2.64%
NTPC Ltd.	1.48%
JSW Energy Ltd.	0.83%
Clean Max Enviro Energy Solutions Ltd.	0.33%
AUTOMOBILES	2.33%
Maruti Suzuki India Ltd.	1.60%
TVS Motor Company Ltd.	0.72%
CONSTRUCTION	2.24%
Larsen & Toubro Ltd.	1.71%
KEC International Ltd.	0.53%
PHARMACEUTICALS & BIOTECHNOLOGY	2.19%
Sun Pharmaceutical Industries Ltd.	1.37%
Lupin Ltd.	0.82%
AEROSPACE & DEFENSE	2.11%
Bharat Electronics Ltd.	1.11%
Data Patterns (India) Ltd.	1.00%
CHEMICALS & PETROCHEMICALS	1.87%
Aarti Industries Ltd.	0.56%
Solar Industries India Ltd.	0.48%
Pidilite Industries Ltd.	0.43%
SRF Ltd.	0.39%
AGRICULTURAL FOOD & OTHER PRODUCTS	1.87%
✓ Tata Consumer Products Ltd.	1.87%
INSURANCE	1.53%
Max Financial Services Ltd.	1.53%
HEALTHCARE SERVICES	1.51%
Krishna Institute Of Medical Sciences Ltd.	0.95%
Max Healthcare Institute Ltd.	0.56%
OIL	1.25%
Oil India Ltd.	0.78%
Oil & Natural Gas Corporation Ltd.	0.47%
FERROUS METALS	1.18%
Jindal Steel Ltd.	1.18%
RETAILING	1.17%
Eternal Ltd.	0.84%
Trent Ltd.	0.32%
REALTY	1.02%
The Phoenix Mills Ltd.	1.02%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.96%
Tata Motors Ltd.	0.96%
FINANCIAL TECHNOLOGY (FINTECH)	0.96%
One 97 Communications Ltd.	0.96%
DIVERSIFIED FMCG	0.95%
Hindustan Unilever Ltd.	0.95%
HOUSEHOLD PRODUCTS	0.94%
Doms Industries Ltd.	0.94%
INDUSTRIAL PRODUCTS	0.73%
Cummins India Ltd.	0.73%
IT - SERVICES	0.70%
Inventurus Knowledge Solutions Ltd.	0.63%
Digitide Solutions Ltd.	0.07%
FERTILIZERS & AGROCHEMICALS	0.59%
Coromandel International Ltd.	0.59%
TEXTILES & APPARELS	0.53%
Gokaldas Exports Ltd.	0.53%
CEMENT & CEMENT PRODUCTS	0.53%
Ultratech Cement Ltd.	0.53%
NON - FERROUS METALS	0.41%
Hindalco Industries Ltd.	0.41%
Equity & Equity Related	71.71%

Portfolio

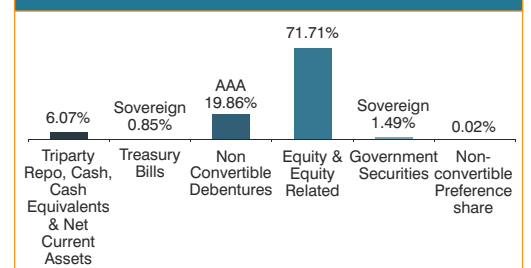
Industry/Company/ Issuer	Equity Shares
GOVERNMENT SECURITIES	1.49%
Sovereign	1.49%
GOI 6.92% 18.11.2039	1.49%
NON CONVERTIBLE DEBENTURES	19.86%
AAA	19.86%
National Bank For Agriculture and Rural Development	6.11%
REC Ltd.	5.32%
Power Finance Corporation Ltd.	3.84%
Indian Railway Finance Corporation Ltd.	3.07%
Power Grid Corporation of India Ltd.	1.51%
TREASURY BILLS	0.85%
Sovereign	0.85%
91 DAY T-BILL	0.77%
364 DAY T-BILL	0.08%
NON-CONVERTIBLE PREFERENCE SHARE	0.02%
TVS Motor Company Ltd.	0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.07%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators (Equity Portion of Portfolio)

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
11.05%	0.34	1.11	0.78 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.
\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Quantitative Indicators (Fixed Income Portion of Portfolio)

Average Maturity	Modified Duration	Macaulay Duration	Portfolio Yield
4.39 Years	3.15 Years	3.37 Years	7.24%

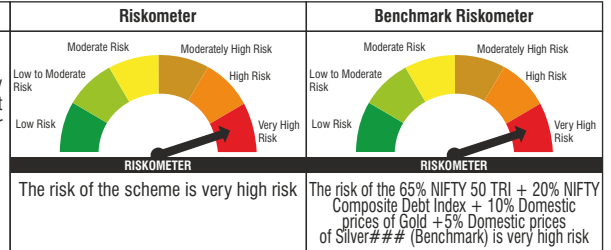
Union

MULTI ASSET ALLOCATION FUND

(An open-ended scheme investing in Equity, Debt, Gold and/ or Silver)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long term wealth creation
- Investment in a diversified portfolio of Equity & Equity Related Instruments, Debt and Money Market Instruments and Units of Gold ETFs and/or Silver ETFs



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

Fund Details

Investment Objective

The Scheme seeks to generate long-term capital appreciation by investing in a diversified portfolio of Equity and Equity Related Instruments, Debt and Money Market Instruments, units of Gold Exchange Traded Funds (ETFs) and/or Silver ETFs and units of InvTIs as per the asset allocation pattern of the Scheme. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Co-Fund Managers

Sanjay Bembalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since inception.

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since November 01, 2024.

Anindya Sarkar

Over 22 years of experience in Financial services sector. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

10 September 2024

Assets Under Management

As on 31st Mar. 2026 : ₹ 888.12 crore

Average for Mar. 2026 : ₹ 926.64 crore

Benchmark Index^{***}

65% NIFTY 50 TRI + 20%NIFTY Composite Debt Index + 10% Domestic prices of Gold + 5% Domestic Prices of Silver

Note: As there was a Change in Fundamental Attribute of the Scheme which was effective January 20, 2026, the benchmark of the Scheme has been revised.

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.15%

Regular Plan : 2.15%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

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.

Market Capitalisation as on Mar. 31, 2026

Large Cap: 67.55%

Mid Cap: 14.84%

Small Cap: 17.61%

Portfolio

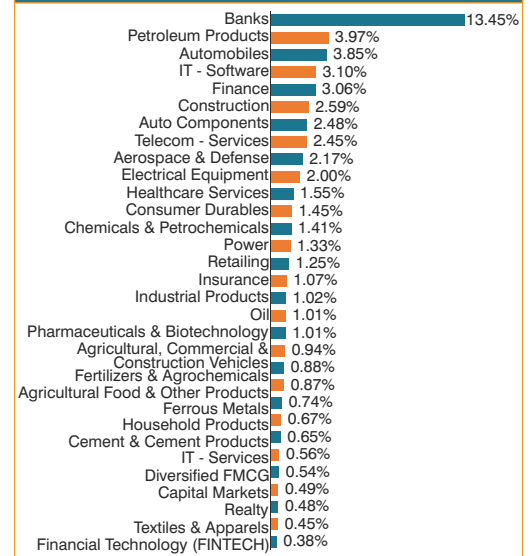
Industry/Company/ Issuer	Equity Shares	Stock/Index Futures	Grand Total
BANKS	16.78%	-3.33%	13.45%
HDFC Bank Ltd.	4.08%	-1.24%	2.84%
ICICI Bank Ltd.	3.44%	0.00%	3.44%
State Bank of India	2.94%	-0.93%	2.01%
Axis Bank Ltd.	1.87%	-0.41%	1.46%
Kotak Mahindra Bank Ltd.	1.68%	0.00%	1.68%
Karur Vysya Bank Ltd.	1.05%	0.00%	1.05%
IndusInd Bank Ltd.	0.74%	-0.74%	0.00%
The Federal Bank Ltd.	0.58%	0.00%	0.58%
Ujjivan Small Finance Bank Ltd.	0.43%	0.00%	0.43%
AUTOMOBILES	5.56%	-1.71%	3.85%
Mahindra & Mahindra Ltd.	1.79%	-1.27%	0.52%
TVS Motor Company Ltd.	1.50%	0.00%	1.50%
Maruti Suzuki India Ltd.	1.27%	0.00%	1.27%
Hero MotoCorp Ltd.	0.57%	0.00%	0.57%
Eicher Motors Ltd.	0.44%	-0.44%	0.00%
PETROLEUM PRODUCTS	3.97%	0.00%	3.97%
Reliance Industries Ltd.	3.97%	0.00%	3.97%
FINANCE	3.67%	-0.61%	3.06%
Bajaj Finance Ltd.	1.27%	-0.61%	0.66%
Shriram Finance Ltd.	0.88%	0.00%	0.88%
L&T Finance Ltd.	0.62%	0.00%	0.62%
Jio Financial Services Ltd.	0.50%	0.00%	0.50%
TATA Capital Ltd.	0.39%	0.00%	0.39%
IT - SOFTWARE	3.10%	0.00%	3.10%
Infosys Ltd.	1.55%	0.00%	1.55%
Tata Consultancy Services Ltd.	0.72%	0.00%	0.72%
LTI Mindtree Ltd.	0.36%	0.00%	0.36%
HCL Technologies Ltd.	0.34%	0.00%	0.34%
Persistent Systems Ltd.	0.14%	0.00%	0.14%
TELECOM - SERVICES	3.10%	-0.65%	2.45%
Bharti Airtel Ltd.	3.10%	-0.65%	2.45%
CONSTRUCTION	2.59%	0.00%	2.59%
Larsen & Toubro Ltd.	2.11%	0.00%	2.11%
KEC International Ltd.	0.48%	0.00%	0.48%
AUTO COMPONENTS	2.48%	0.00%	2.48%
ZF Commercial Vehicle Control Systems India Ltd.	0.96%	0.00%	0.96%
Gabriel India Ltd.	0.79%	0.00%	0.79%
Sona Blw Precision Forgings Ltd.	0.73%	0.00%	0.73%
AEROSPACE & DEFENSE	2.17%	0.00%	2.17%
Data Patterns (India) Ltd.	1.13%	0.00%	1.13%
Bharat Electronics Ltd.	1.05%	0.00%	1.05%
CONSUMER DURABLES	2.03%	-0.58%	1.45%
LG Electronics India Ltd.	0.63%	0.00%	0.63%
Amber Enterprises India Ltd.	0.61%	0.00%	0.61%
CromptonGreaves Consumer Electricals Ltd.	0.32%	-0.32%	0.00%
Titan Company Ltd.	0.26%	-0.26%	0.00%
Greenply Industries Ltd.	0.21%	0.00%	0.21%
ELECTRICAL EQUIPMENT	2.00%	0.00%	2.00%
Voltamp Transformers Ltd.	0.74%	0.00%	0.74%
CE Vernova T&D India Ltd.	0.70%	0.00%	0.70%
CE Power And Industrial Solutions Ltd.	0.56%	0.00%	0.56%
POWER	1.72%	-0.38%	1.33%
NTPC Ltd.	1.25%	-0.38%	0.86%
JSW Energy Ltd.	0.47%	0.00%	0.47%
HEALTHCARE SERVICES	1.55%	0.00%	1.55%
Fortis Healthcare Ltd.	0.70%	0.00%	0.70%
Krishna Institute Of Medical Sciences Ltd.	0.61%	0.00%	0.61%
Max Healthcare Institute Ltd.	0.24%	0.00%	0.24%
PHARMACEUTICALS & BIOTECHNOLOGY	1.55%	-0.54%	1.01%
Sun Pharmaceutical Industries Ltd.	1.01%	0.00%	1.01%
Dr. Reddy's Laboratories Ltd.	0.54%	-0.54%	0.00%
CHEMICALS & PETROCHEMICALS	1.41%	0.00%	1.41%
Solar Industries India Ltd.	0.58%	0.00%	0.58%
Indiata Industries Ltd.	0.37%	0.00%	0.37%
SRF Ltd.	0.33%	0.00%	0.33%
Aarti Industries Ltd.	0.12%	0.00%	0.12%
RETAILING	1.25%	0.00%	1.25%
Eternal Ltd.	0.56%	0.00%	0.56%
Trent Ltd.	0.37%	0.00%	0.37%
FSN E-Commerce Ventures Ltd.	0.32%	0.00%	0.32%
INSURANCE	1.07%	0.00%	1.07%
Max Financial Services Ltd.	1.07%	0.00%	1.07%
INDUSTRIAL PRODUCTS	1.02%	0.00%	1.02%
Kirloskar Oil Engines Ltd.	0.69%	0.00%	0.69%
Cummins India Ltd.	0.33%	0.00%	0.33%
OIL	1.01%	0.00%	1.01%
Oil India Ltd.	0.70%	0.00%	0.70%
Oil & Natural Gas Corporation Ltd.	0.31%	0.00%	0.31%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.94%	0.00%	0.94%
Tata Motors Ltd.	0.94%	0.00%	0.94%
FERTILIZERS & AGROCHEMICALS	0.88%	0.00%	0.88%
Coromandel International Ltd.	0.88%	0.00%	0.88%
AGRICULTURAL FOOD & OTHER PRODUCTS	0.87%	0.00%	0.87%
Tata Consumer Products Ltd.	0.87%	0.00%	0.87%
FERROUS METALS	0.74%	0.00%	0.74%
Jindal Steel Ltd.	0.74%	0.00%	0.74%
HOUSEHOLD PRODUCTS	0.67%	0.00%	0.67%
Doms Industries Ltd.	0.67%	0.00%	0.67%
CEMENT & CEMENT PRODUCTS	0.65%	0.00%	0.65%
UltraTech Cement Ltd.	0.65%	0.00%	0.65%
IT - SERVICES	0.56%	0.00%	0.56%
Inventurus Knowledge Solutions Ltd.	0.51%	0.00%	0.51%
Digitide Solutions Ltd.	0.05%	0.00%	0.05%
DIVERSIFIED FMCG	0.54%	0.00%	0.54%
Hindustan Unilever Ltd.	0.54%	0.00%	0.54%
CAPITAL MARKETS	0.49%	0.00%	0.49%
Nippon Life India Asset Management Ltd.	0.49%	0.00%	0.49%
REALTY	0.48%	0.00%	0.48%
The Phoenix Mills Ltd.	0.48%	0.00%	0.48%
TEXTILES & APPARELS	0.45%	0.00%	0.45%
Gokaldas Exports Ltd.	0.45%	0.00%	0.45%
BEVERAGES	0.42%	-0.42%	0.00%
United Spirits Ltd.	0.42%	-0.42%	0.00%
FINANCIAL TECHNOLOGY (FINTECH)	0.38%	0.00%	0.38%
One 97 Communications Ltd.	0.38%	0.00%	0.38%
Equity & Equity Related	66.10%	-8.23%	57.87%

Portfolio

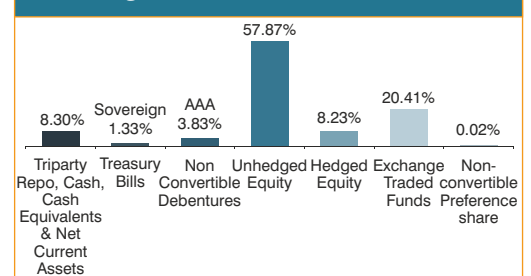
Industry/Company/ Issuer	Equity Shares	Stock/Index Futures	Grand Total
NON CONVERTIBLE DEBENTURES			3.83%
AAA			3.83%
Power Finance Corporation Ltd.			3.83%
TREASURY BILLS			1.33%
Sovereign			1.33%
91 DAY T-BILL			0.73%
182 DAY T-BILL			0.56%
364 DAY T-BILL			0.04%
EXCHANGE TRADED FUNDS			20.41%
Union Gold ETF			16.93%
ICICI Prudential Silver ETF			4.39%
NON-CONVERTIBLE PREFERENCE SHARE			0.02%
TVS Motor Company Ltd.			0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets			8.30%
Grand Total			100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators (Fixed Income Portion of Portfolio)

Average Maturity	Modified Duration	Macaulay Duration	Portfolio Yield
2.91 Years	1.91 Years	2.05 Years	6.59%

Portfolio Turnover Ratio^{***} : 1.18 times

^{***}Lower of sales or purchases divided by average AUM for last rolling 12 months.

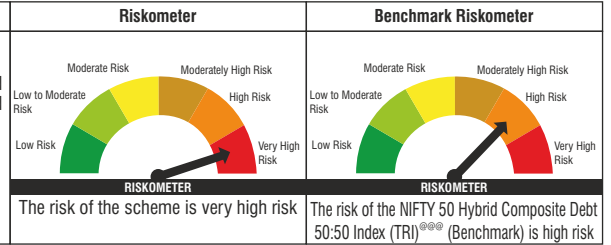
Union

BALANCED ADVANTAGE FUND

(An Open-ended Dynamic Asset Allocation Fund)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in a portfolio of equity and equity linked securities and the rest in debt and money market instruments.



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

Fund Details

Investment Objective

To achieve long term capital appreciation and generate income through an equity portfolio by using long equities, equity derivatives and arbitrage opportunities available. There is no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Sanjay Bembalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since January 25, 2023.

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since November 01, 2024.

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Vishal Thakker (For Arbitrage Portion)

Over 14 years of experience in equity & derivative dealing functions. Managing this Scheme October 1, 2025.

Indicative Investment Horizon

Long Term

Date of allotment

29 December 2017

Assets Under Management

As on 31st Mar. 2026 : ₹ 1,191.64 crore

Average for Mar. 2026 : ₹ 1,239.61 crore

Benchmark Index***

NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI)

*** (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.11%

Regular Plan : 2.23%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Market Capitalisation as on Mar. 31, 2026

Large Cap: 71.66%

Mid Cap: 14.49%

Small Cap: 13.85%

Portfolio

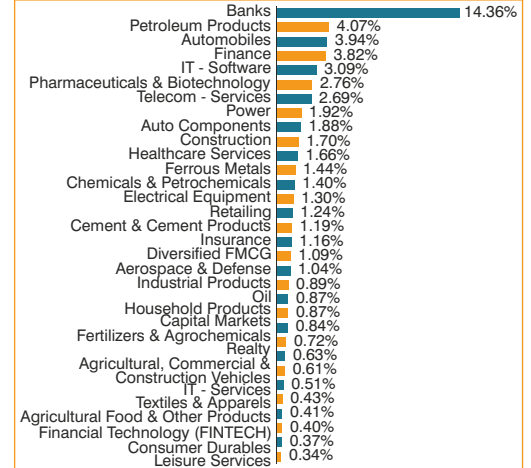
Industry/Company/Issuer	Equity Shares	Stock/Index Futures	Grand Total
BANKS	15.87%	-1.51%	14.36%
HDFC Bank Ltd.	4.66%	-1.10%	3.56%
ICICI Bank Ltd.	3.46%	0.00%	3.46%
State Bank of India	2.42%	0.00%	2.42%
Kotak Mahindra Bank Ltd.	1.77%	0.00%	1.77%
Axis Bank Ltd.	1.69%	-0.40%	1.29%
Karur Vysya Bank Ltd.	0.96%	0.00%	0.96%
The Federal Bank Ltd.	0.90%	0.00%	0.90%
AUTOMOBILES	5.24%	-1.30%	3.94%
TVS Motor Company Ltd.	1.67%	0.00%	1.67%
Maruti Suzuki India Ltd.	1.36%	-0.50%	1.06%
Maruti Suzuki India Ltd.	1.21%	0.00%	1.21%
Eicher Motors Ltd.	0.80%	-0.80%	0.00%
FINANCE	4.27%	-0.45%	3.82%
Bajaj Finance Ltd.	1.84%	-0.45%	1.39%
Shriram Finance Ltd.	1.19%	0.00%	1.19%
L&T Capital Ltd.	0.55%	0.00%	0.55%
L&T Finance Ltd.	0.45%	0.00%	0.45%
Jio Financial Services Ltd.	0.29%	0.00%	0.29%
PETROLEUM PRODUCTS	4.07%	0.00%	4.07%
Reliance Industries Ltd.	4.07%	0.00%	4.07%
TELECOM - SERVICES	3.45%	-0.76%	2.69%
Bharti Airtel Ltd.	3.45%	-0.76%	2.69%
IT - SOFTWARE	3.09%	0.00%	3.09%
Infosys Ltd.	1.41%	0.00%	1.41%
Tata Consultancy Services Ltd.	1.19%	0.00%	1.19%
HCL Technologies Ltd.	0.49%	0.00%	0.49%
Mphasis Ltd.	0.45%	0.00%	0.45%
Persistent Systems Ltd.	0.22%	0.00%	0.22%
PHARMACEUTICALS & BIOTECHNOLOGY	2.76%	0.00%	2.76%
Lupin Ltd.	1.12%	0.00%	1.12%
Sun Pharmaceutical Industries Ltd.	0.97%	0.00%	0.97%
Ajanta Pharma Ltd.	0.63%	0.00%	0.63%
Anthem Biosciences Ltd.	0.04%	0.00%	0.04%
CONSTRUCTION	2.53%	-0.83%	1.70%
Larsen & Toubro Ltd.	2.21%	-0.83%	1.39%
Techno Electric & Engineering Company Ltd.	0.19%	0.00%	0.19%
KEC International Ltd.	0.09%	0.00%	0.09%
POWER	1.92%	0.00%	1.92%
NTPC Ltd.	0.71%	0.00%	0.71%
JSW Energy Ltd.	0.44%	0.00%	0.44%
Clean Max Enviro Energy Solutions Ltd.	0.43%	0.00%	0.43%
Power Grid Corporation of India Ltd.	0.33%	0.00%	0.33%
AUTO COMPONENTS	1.88%	0.00%	1.88%
Gabriel India Ltd.	1.07%	0.00%	1.07%
ZF Commercial Vehicle Control Systems India Ltd.	0.81%	0.00%	0.81%
RETAILING	1.71%	-0.46%	1.24%
Eternal Ltd.	1.46%	-0.46%	0.99%
Trent Ltd.	0.25%	0.00%	0.25%
HEALTHCARE SERVICES	1.66%	0.00%	1.66%
Krishna Institute Of Medical Sciences Ltd.	0.94%	0.00%	0.94%
Max Healthcare Institute Ltd.	0.72%	0.00%	0.72%
FERROUS METALS	1.44%	0.00%	1.44%
Jindal Steel Ltd.	0.89%	0.00%	0.89%
Tata Steel Ltd.	0.55%	0.00%	0.55%
CHEMICALS & PETROCHEMICALS	1.40%	0.00%	1.40%
Solar Industries India Ltd.	0.71%	0.00%	0.71%
Pidilite Industries Ltd.	0.53%	0.00%	0.53%
Aarti Industries Ltd.	0.13%	0.00%	0.13%
CEMENT & CEMENT PRODUCTS	1.39%	-0.19%	1.19%
Ultratech Cement Ltd.	1.19%	0.00%	1.19%
Grasim Industries Ltd.	0.19%	-0.19%	0.00%
ELECTRICAL EQUIPMENT	1.30%	0.00%	1.30%
Voltamp Transformers Ltd.	0.78%	0.00%	0.78%
CG Power And Industrial Solutions Ltd.	0.52%	0.00%	0.52%
INSURANCE	1.27%	-0.11%	1.16%
Max Financial Services Ltd.	1.27%	-0.11%	1.16%
DIVERSIFIED FMCG	1.09%	0.00%	1.09%
Hindustan Unilever Ltd.	1.09%	0.00%	1.09%
AEROSPACE & DEFENSE	1.04%	0.00%	1.04%
Bharat Electronics Ltd.	1.04%	0.00%	1.04%
REALTY	1.01%	-0.37%	0.63%
The Phoenix Mills Ltd.	0.63%	0.00%	0.63%
Godrej Properties Ltd.	0.37%	-0.37%	0.00%
CONSUMER DURABLES	0.95%	-0.58%	0.37%
Titan Company Ltd.	0.42%	-0.42%	0.00%
Amber Enterprises India Ltd.	0.37%	0.00%	0.37%
Blue Star Ltd.	0.16%	-0.16%	0.00%
INDUSTRIAL PRODUCTS	0.89%	0.00%	0.89%
Cummins India Ltd.	0.89%	0.00%	0.89%
OIL	0.87%	0.00%	0.87%
Oil & Natural Gas Corporation Ltd.	0.51%	0.00%	0.51%
Oil India Ltd.	0.36%	0.00%	0.36%
HOUSEHOLD PRODUCTS	0.87%	0.00%	0.87%
Doms Industries Ltd.	0.87%	0.00%	0.87%
CAPITAL MARKETS	0.84%	0.00%	0.84%
Nippon Life India Asset Management Ltd.	0.84%	0.00%	0.84%
FERTILIZERS & AGROCHEMICALS	0.72%	0.00%	0.72%
Coromandel International Ltd.	0.72%	0.00%	0.72%
TRANSPORT INFRASTRUCTURE	0.63%	-0.63%	0.00%
Adani Port and Special Economic Zone Ltd.	0.63%	-0.63%	0.00%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.61%	0.00%	0.61%
Tata Motors Ltd.	0.61%	0.00%	0.61%
IT - SERVICES	0.51%	0.00%	0.51%
Inventus Knowledge Solutions Ltd.	0.46%	0.00%	0.46%
Digitide Solutions Ltd.	0.06%	0.00%	0.06%
TEXTILES & APPARELS	0.43%	0.00%	0.43%
Gokaldas Exports Ltd.	0.43%	0.00%	0.43%
AGRICULTURAL FOOD & OTHER PRODUCTS	0.41%	0.00%	0.41%
Tata Consumer Products Ltd.	0.41%	0.00%	0.41%
FINANCIAL TECHNOLOGY (FINTECH)	0.40%	0.00%	0.40%
One 97 Communications Ltd.	0.40%	0.00%	0.40%
LEISURE SERVICES	0.34%	0.00%	0.34%
The Indian Hotels Company Ltd.	0.34%	0.00%	0.34%
Equity & Equity Related	66.84%	-7.19%	59.65%
CERTIFICATE OF DEPOSITS			1.96%
A1+			1.96%
Punjab National Bank			1.96%

Portfolio

Industry/Company/Issuer	Equity Shares	Stock/Index Futures	Grand Total
NON CONVERTIBLE DEBENTURES			19.14%
AAA			19.14%
National Bank For Agriculture and Rural Development			4.61%
Indian Railway Finance Corporation Ltd.			4.57%
Power Grid Corporation of India Ltd.			3.28%
Power Finance Corporation Ltd.			2.49%
REC Ltd.			2.10%
SIDBI			2.09%
TREASURY BILLS			0.25%
Sovereign			0.25%
91 DAY T-BILL			0.17%
364 DAY T-BILL			0.08%
NON-CONVERTIBLE PREFERENCE SHARE			0.02%
TVS Motor Company Ltd.			0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets			11.79%
Grand Total			100.00%

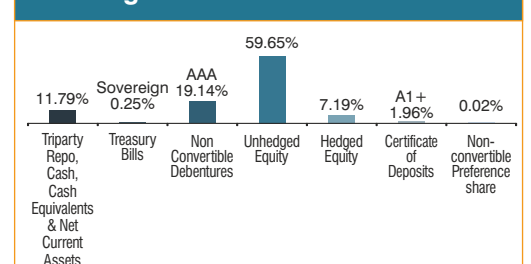
✓ Indicates Top 10 Holdings
Where value is 0.00, it indicates % is less than 0.01.

Industry Classification (as % of unhedged equities)



The Net Equity Exposure below 0.00% has not been considered in the above chart.

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators (Equity Portion of Portfolio)

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
8.25%	0.05	1.08	2.02 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$ Lower of sales or purchases divided by average AUM for last rolling 12 months.

Quantitative Indicators (Fixed Income Portion of Portfolio)

Average Maturity	Modified Duration	Macaulay Duration	Portfolio Yield
3.46 Years	2.58 Years	2.78 Years	7.11%

Union

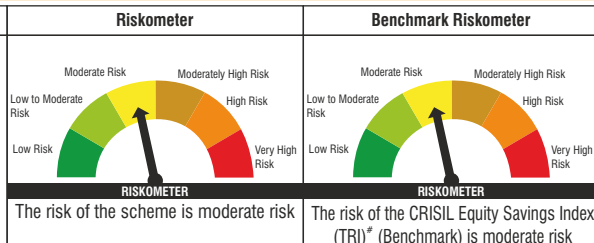
EQUITY SAVINGS FUND

(An Open Ended Scheme investing in Equity, Arbitrage and Debt)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

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



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

Fund Details

Investment Objective

To seek capital appreciation and/or to generate consistent returns by actively investing in a combination of diversified equity and equity related instruments, arbitrage and derivative strategies and exposure in debt and money market instruments. There is no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Sanjay Bembalkar

Over 17 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since January 25, 2023.

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since November 01, 2024.

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

9 August 2018

Assets Under Management

As on 31st Mar. 2026 : ₹ 138.33 crore

Average for Mar. 2026 : ₹ 140.60 crore

Benchmark Index*

CRISIL Equity Savings Index (TRI)

*(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.53%

Regular Plan : 1.95%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

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.

Market Capitalisation as on Mar. 31, 2026

Large Cap: 67.72%

Mid Cap: 19.63%

Small Cap: 12.65%

Portfolio

Industry/Company/ Issuer	Equity Shares	Stock/Index Futures	Grand Total
BANKS	14.11%	-8.39%	5.73%
HDFC Bank Ltd.	3.24%	-1.64%	1.60%
Kotak Mahindra Bank Ltd.	1.96%	-1.28%	0.68%
IndusInd Bank Ltd.	1.87%	-1.87%	-0.01%
ICICI Bank Ltd.	1.79%	-0.92%	0.87%
State Bank of India	1.71%	-0.48%	1.23%
Bandhan Bank Ltd.	1.43%	-1.44%	-0.01%
Axis Bank Ltd.	1.32%	-0.69%	0.63%
The Federal Bank Ltd.	0.47%	0.00%	0.47%
Karur Vysya Bank Ltd.	0.25%	0.00%	0.25%
RBL Bank Ltd.	0.07%	-0.07%	0.00%
TELECOM - SERVICES	5.45%	-4.18%	1.27%
Indus Towers Ltd.	3.49%	-3.50%	-0.01%
Bharti Airtel Ltd.	1.96%	-0.68%	1.28%
FINANCE	5.42%	-3.79%	1.63%
Bajaj Finance Ltd.	4.22%	-3.79%	0.42%
Shriram Finance Ltd.	0.71%	0.00%	0.71%
L&T Finance Ltd.	0.35%	0.00%	0.35%
Jio Financial Services Ltd.	0.15%	0.00%	0.15%
PETROLEUM PRODUCTS	3.71%	-0.98%	2.74%
Reliance Industries Ltd.	3.71%	-0.98%	2.74%
INSURANCE	2.84%	-1.73%	1.11%
Max Financial Services Ltd.	2.84%	-1.73%	1.11%
CAPITAL MARKETS	2.72%	-1.84%	0.88%
Multi Commodity Exchange of India Ltd.	2.27%	-1.84%	0.43%
Nippon Life India Asset Management Ltd.	0.45%	0.00%	0.45%
CONSUMER DURABLES	2.71%	-2.26%	0.45%
Titan Company Ltd.	1.70%	-1.70%	0.00%
CromptonGreaves Consumer Electricals Ltd.	0.55%	-0.55%	0.00%
Amber Enterprises India Ltd.	0.46%	0.00%	0.46%
AGRICULTURAL FOOD & OTHER PRODUCTS	2.65%	-1.88%	0.77%
Tata Consumer Products Ltd.	1.45%	-0.69%	0.76%
Fatanjali Foods Ltd.	1.20%	-1.19%	0.01%
POWER	2.61%	-2.18%	0.42%
NTPC Ltd.	2.17%	-2.18%	-0.01%
JSW Energy Ltd.	0.29%	0.00%	0.29%
Power Grid Corporation of India Ltd.	0.15%	0.00%	0.15%
REALTY	2.35%	-2.03%	0.32%
DLF Ltd.	0.90%	-0.90%	0.00%
Godrej Properties Ltd.	0.64%	-0.64%	0.00%
Prestige Estates Projects Ltd.	0.40%	-0.40%	0.00%
The Phoenix Mills Ltd.	0.33%	0.00%	0.33%
AUTOMOBILES	2.34%	-0.99%	1.35%
Mahindra & Mahindra Ltd.	1.27%	-0.99%	0.29%
Maruti Suzuki India Ltd.	0.60%	0.00%	0.60%
TVS Motor Company Ltd.	0.46%	0.00%	0.46%
CONSTRUCTION	2.21%	-1.25%	0.97%
Larsen & Toubro Ltd.	1.98%	-1.25%	0.74%
Techno Electric & Engineering Company Ltd.	0.15%	0.00%	0.15%
KEC International Ltd.	0.09%	0.00%	0.09%
IT - SOFTWARE	2.07%	0.00%	2.07%
Infosys Ltd.	0.96%	0.00%	0.96%
HCL Technologies Ltd.	0.44%	0.00%	0.44%
Mphasis Ltd.	0.43%	0.00%	0.43%
Tata Consultancy Services Ltd.	0.24%	0.00%	0.24%
ELECTRICAL EQUIPMENT	1.92%	-0.57%	1.35%
CG Power And Industrial Solutions Ltd.	1.25%	-0.57%	0.79%
Voltamp Transformers Ltd.	0.30%	0.00%	0.30%
CEMENT & CEMENT PRODUCTS	1.84%	-1.44%	0.40%
Grasim Industries Ltd.	1.43%	-1.44%	0.00%
UltraTech Cement Ltd.	0.40%	0.00%	0.40%
PHARMACEUTICALS & BIOTECHNOLOGY	1.48%	0.00%	1.48%
Sun Pharmaceutical Industries Ltd.	0.72%	0.00%	0.72%
Lupin Ltd.	0.42%	0.00%	0.42%
Abbott India Ltd.	0.28%	0.00%	0.28%
Anthem Biosciences Ltd.	0.07%	0.00%	0.07%
AUTO COMPONENTS	1.45%	-0.41%	1.04%
ZF Commercial Vehicle Control Systems India Ltd.	0.60%	0.00%	0.60%
Gabriel India Ltd.	0.44%	0.00%	0.44%
UNO Minda Ltd.	0.41%	-0.41%	0.00%
FERROUS METALS	1.44%	-0.84%	0.59%
Tata Steel Ltd.	1.10%	-0.84%	0.26%
Jindal Steel Ltd.	0.34%	0.00%	0.34%
NON - FERROUS METALS	1.03%	-0.81%	0.22%
Hindalco Industries Ltd.	1.03%	-0.81%	0.22%
DIVERSIFIED FMCG	0.87%	-0.30%	0.57%
Hindustan Unilever Ltd.	0.57%	0.00%	0.57%
ITC Ltd.	0.30%	-0.30%	0.00%
TRANSPORT INFRASTRUCTURE	0.86%	-0.86%	0.00%
Adani Port and Special Economic Zone Ltd.	0.86%	-0.86%	0.00%
HEALTHCARE SERVICES	0.80%	0.00%	0.80%
Krishna Institute Of Medical Sciences Ltd.	0.54%	0.00%	0.54%
Max Healthcare Institute Ltd.	0.26%	0.00%	0.26%
RETAILING	0.72%	-0.08%	0.64%
Eternal Ltd.	0.56%	-0.08%	0.48%
Trent Ltd.	0.16%	0.00%	0.16%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.64%	0.00%	0.64%
Tata Motors Ltd.	0.64%	0.00%	0.64%
CHEMICALS & PETROCHEMICALS	0.53%	0.00%	0.53%
Solar Industries India Ltd.	0.44%	0.00%	0.44%
Aarti Industries Ltd.	0.09%	0.00%	0.09%
AEROSPACE & DEFENSE	0.49%	0.00%	0.49%
Bharat Electronics Ltd.	0.49%	0.00%	0.49%
INDUSTRIAL PRODUCTS	0.47%	0.00%	0.47%
Cummins India Ltd.	0.27%	0.00%	0.27%
Kirloskar Oil Engines Ltd.	0.20%	0.00%	0.20%
FINANCIAL TECHNOLOGY (FINTECH)	0.38%	0.00%	0.38%
One 97 Communications Ltd.	0.38%	0.00%	0.38%
OIL	0.34%	0.00%	0.34%
Oil India Ltd.	0.34%	0.00%	0.34%
FERTILIZERS & AGROCHEMICALS	0.31%	0.00%	0.31%
Coromandel International Ltd.	0.31%	0.00%	0.31%
TEXTILES & APPARELS	0.26%	0.00%	0.26%
Gokaldas Exports Ltd.	0.26%	0.00%	0.26%
IT - SERVICES	0.21%	0.00%	0.21%
Inteventus Knowledge Solutions Ltd.	0.21%	0.00%	0.21%
Equity & Equity Related	67.23%	-36.79%	30.44%

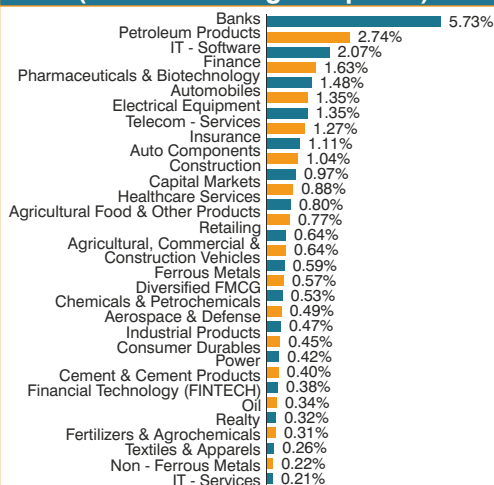
Portfolio

Industry/Company/ Issuer	Equity Shares	Stock/Index Futures	Grand Total
NON CONVERTIBLE DEBENTURES			17.90%
AAA			17.90%
Power Finance Corporation Ltd.			7.20%
National Bank For Agriculture and Rural Development			7.18%
Indian Railway Finance Corporation Ltd.			3.52%
TREASURY BILLS			4.78%
Sovereign			4.78%
91 DAY T-BILL			4.68%
364 DAY T-BILL			0.10%
NON-CONVERTIBLE PREFERENCE SHARE			0.01%
TVS Motor Company Ltd.			0.01%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets			10.08%
Grand Total			100.00%

✓ Indicates Top 10 Holdings

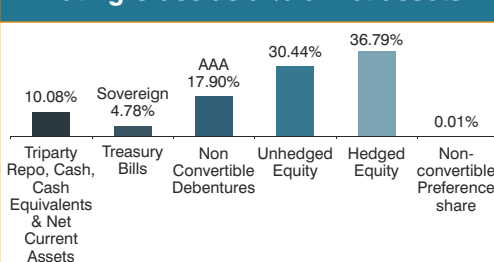
Where value is 0.00, it indicates % is less than 0.01.

Industry Classification (as % of unhedged equities)



The Net Equity Exposure below 0.00% has not been considered in the above chart.

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators (Equity Portion of Portfolio)

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
4.63%	0.01	0.92	5.67 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Quantitative Indicators (Fixed Income Portion of Portfolio)

Average Maturity	Modified Duration	Macaulay Duration	Portfolio Yield
2.55 Years	2.01 Years	2.16 Years	6.86%

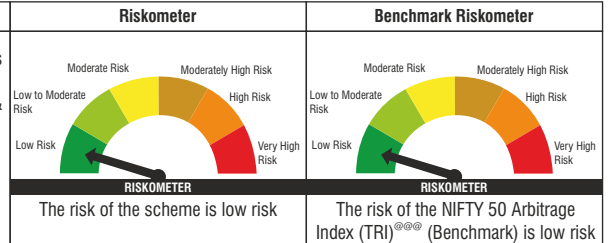
Union

ARBITRAGE FUND

(An Open Ended Scheme investing in Arbitrage Opportunities)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Income over short term from arbitrage opportunities in equity market.
- Investment in arbitrage opportunities in the cash & derivatives segment of the equity market



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

Fund Details

Investment Objective

The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Co-Fund Managers

Vishal Thakker (For Equity Portion)

Over 14 years of experience in equity & derivative dealing functions. Managing this Scheme since inception.

Devesh Thakker (For Debt Portion)

Over 25 years of experience in Fund Management & Banking Industry. Managing this Scheme since inception.

Indicative Investment Horizon

Short Term

Date of allotment

20 February 2019

Assets Under Management

As on 31st Mar. 2026* : ₹ 241.25 crore

Average for Mar. 2026* : ₹ 268.55 crore

Benchmark Index^{@@@}

NIFTY 50 Arbitrage Index (TRI)

^{@@@}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.37%

Regular Plan : 0.98%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load:

- 0.25% if units are redeemed or switched out on or before completion of 1 month from the date of allotment of units.
- Nil if units are redeemed or switched out after completion of 1 month from the date of allotment of units.

*The AUM and AAUM is inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Arbitrage Fund totalling to ₹ 28.54 crores and ₹ 33.64 crores respectively.

Portfolio

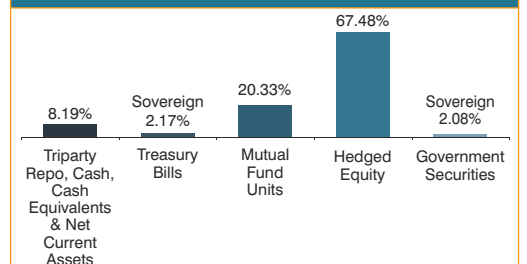
Industry/Company/ Issuer/Rating	Equity Shares	% Derivative (Futures) to Net Assets (Hedged)
BANKS	13.56%	-13.63%
✓ HDFC Bank Ltd.	4.47%	-4.50%
✓ Kotak Mahindra Bank Ltd.	2.08%	-2.09%
✓ IndusInd Bank Ltd.	1.83%	-1.84%
State Bank of India	1.37%	-1.38%
Axis Bank Ltd.	1.17%	-1.18%
RBL Bank Ltd.	1.14%	-1.15%
ICICI Bank Ltd.	0.70%	-0.70%
Yes Bank Ltd.	0.40%	-0.40%
Bank of Baroda	0.39%	-0.39%
FINANCE	5.88%	-5.90%
Cholamandalam Investment And Finance Company Ltd.	1.40%	-1.41%
Jio Financial Services Ltd.	0.89%	-0.90%
Bajaj Finserv Ltd.	0.79%	-0.80%
Bajaj Finance Ltd.	0.62%	-0.63%
Aditya Birla Capital Ltd.	0.56%	-0.56%
Manappuram Finance Ltd.	0.50%	-0.50%
Sammaan Capital Ltd.	0.45%	-0.45%
Shriram Finance Ltd.	0.45%	-0.45%
PNB Housing Finance Ltd.	0.20%	-0.20%
INSURANCE	4.90%	-4.92%
✓ Max Financial Services Ltd.	1.85%	-1.86%
HDFC Life Insurance Company Ltd.	1.35%	-1.35%
SBI Life Insurance Company Ltd.	1.08%	-1.08%
ICICI Lombard General Insurance Company Ltd.	0.62%	-0.62%
TELECOM - SERVICES	4.21%	-4.23%
✓ Bharti Airtel Ltd.	2.70%	-2.71%
Vodafone Idea Ltd.	1.42%	-1.42%
Indus Towers Ltd.	0.09%	-0.09%
AUTOMOBILES	4.12%	-4.13%
Eicher Motors Ltd.	1.47%	-1.48%
Maruti Suzuki India Ltd.	1.20%	-1.20%
TVS Motor Company Ltd.	0.73%	-0.73%
Mahindra & Mahindra Ltd.	0.71%	-0.71%
FERROUS METALS	3.95%	-3.96%
✓ Tata Steel Ltd.	1.71%	-1.71%
✓ JSW Steel Ltd.	1.68%	-1.67%
Jindal Steel Ltd.	0.58%	-0.58%
PETROLEUM PRODUCTS	3.87%	-3.89%
✓ Reliance Industries Ltd.	3.31%	-3.33%
Hindustan Petroleum Corporation Ltd.	0.42%	-0.42%
Bharat Petroleum Corporation Ltd.	0.14%	-0.14%
CEMENT & CEMENT PRODUCTS	3.01%	-3.02%
Grasim Industries Ltd.	1.30%	-1.30%
Ultratech Cement Ltd.	1.05%	-1.05%
Ambuja Cements Ltd.	0.66%	-0.67%
PHARMACEUTICALS & BIOTECHNOLOGY	2.80%	-2.81%
Sun Pharmaceutical Industries Ltd.	1.53%	-1.54%
Cipla Ltd.	0.55%	-0.55%
Divi's Laboratories Ltd.	0.39%	-0.40%
Dr. Reddy's Laboratories Ltd.	0.33%	-0.33%
POWER	2.16%	-2.16%
NTPC Ltd.	1.22%	-1.23%
Power Grid Corporation of India Ltd.	0.70%	-0.70%
Adani Energy Solutions Ltd.	0.24%	-0.24%
CONSUMER DURABLES	1.81%	-1.81%
Titan Company Ltd.	1.40%	-1.41%
Asian Paints Ltd.	0.40%	-0.41%
NON - FERROUS METALS	1.69%	-1.70%
✓ Hindalco Industries Ltd.	1.69%	-1.70%
RETAILING	1.61%	-1.62%
✓ Eternal Ltd.	1.61%	-1.62%
DIVERSIFIED FMCG	1.23%	-1.23%
ITC Ltd.	0.82%	-0.82%
Hindustan Unilever Ltd.	0.41%	-0.41%
AEROSPACE & DEFENSE	1.14%	-1.14%
Hindustan Aeronautics Ltd.	0.74%	-0.74%
Bharat Electronics Ltd.	0.40%	-0.40%
OIL	1.06%	-1.06%
Oil & Natural Gas Corporation Ltd.	1.06%	-1.06%
CAPITAL MARKETS	1.04%	-1.04%
Multi Commodity Exchange of India Ltd.	0.68%	-0.68%
HDFC Asset Management Company Ltd.	0.36%	-0.36%
REALTY	0.98%	-0.99%
DLF Ltd.	0.71%	-0.71%
Lodha Developers Ltd.	0.28%	-0.28%
TRANSPORT INFRASTRUCTURE	0.88%	-0.88%
Adani Port and Special Economic Zone Ltd.	0.88%	-0.88%
CONSTRUCTION	0.86%	-0.87%
Larsen & Toubro Ltd.	0.86%	-0.87%
FERTILIZERS & AGROCHEMICALS	0.83%	-0.83%
UPL Ltd.	0.83%	-0.83%

Portfolio

Industry/Company/ Issuer/Rating	Equity Shares	% Derivative (Futures) to Net Assets (Hedged)
HEALTHCARE SERVICES	0.81%	-0.81%
Apollo Hospitals Enterprise Ltd.	0.81%	-0.81%
BEVERAGES	0.79%	-0.79%
United Spirits Ltd.	0.79%	-0.79%
AGRICULTURAL FOOD & OTHER PRODUCTS	0.72%	-0.72%
Tata Consumer Products Ltd.	0.72%	-0.72%
DIVERSIFIED METALS	0.62%	-0.63%
Vedanta Ltd.	0.62%	-0.63%
IT - SOFTWARE	0.57%	-0.57%
Tata Consultancy Services Ltd.	0.43%	-0.43%
Coforge Ltd.	0.14%	-0.14%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.51%	-0.51%
Ashok Leyland Ltd.	0.51%	-0.51%
FOOD PRODUCTS	0.46%	-0.47%
Nestle India Ltd.	0.46%	-0.47%
ELECTRICAL EQUIPMENT	0.39%	-0.39%
CG Power And Industrial Solutions Ltd.	0.39%	-0.39%
AUTO COMPONENTS	0.35%	-0.35%
UNO Minda Ltd.	0.35%	-0.35%
MINERALS & MINING	0.30%	-0.30%
NMDC Ltd.	0.30%	-0.30%
INDUSTRIAL PRODUCTS	0.11%	-0.11%
APL Apollo Tubes Ltd.	0.11%	-0.11%
Equity & Equity Related	67.23%	-67.48%
MUTUAL FUND UNITS	20.33%	
Union Liquid Fund	15.19%	
Union Money Market Fund	5.14%	
GOVERNMENT SECURITIES	2.08%	
Sovereign	2.08%	
GOI 6.97% 06.09.2026	2.08%	
TREASURY BILLS	2.17%	
Sovereign	2.17%	
364 DAY T-BILL	2.17%	
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	8.19%	
Grand Total	100.00%	

✓ Indicates Top 10 Holdings

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
0.40%	-0.36	0.46	12.41 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.

\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Quantitative Indicators (Fixed Income Portion of Portfolio)

Average Maturity	Modified Duration	Macaulay Duration	Portfolio Yield
0.20 Years	0.18 Years	0.20 Years	7.26%

Union

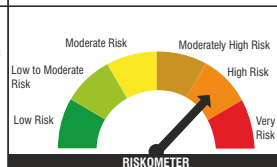
GOLD ETF

NSE/ BSE Symbol: UNIONGOLD
(An open-ended scheme replicating/
tracking domestic price of Gold)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

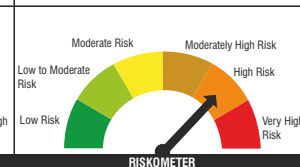
- Capital appreciation over long term
- Returns that are in line with the performance of physical gold in terms of domestic prices, subject to tracking errors

Riskometer



The risk of the scheme is high risk

Benchmark Riskometer



The risk of the Domestic Price of Physical Gold (Benchmark) is high risk

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

Fund Details

Investment Objective

The investment objective of the scheme is to generate returns corresponding to the domestic prices of physical gold before expenses, by investing in physical gold, subject to tracking error. However, there is no assurance that the Investment Objective of the scheme will be achieved.

Fund Manager

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

18 February 2025

Assets Under Management

As on 31st Mar. 2026* : ₹ 311.85 crore

Average for Mar. 2026** : ₹ 291.41 crore

Benchmark Index

Domestic Price of Physical Gold

Expense Ratio as on Mar. 31, 2026

0.54%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load: Nil

Tracking Error

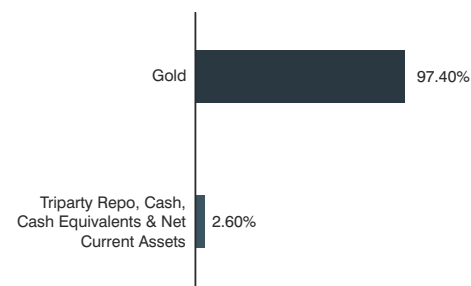
0.69%

As per actual methodology Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark since inception

Portfolio

Instrument/Rating/Issuer	% to Net Assets
GOLD	97.40%
Gold (995 Purity)	97.40%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	2.60%
Grand Total	100.00%

Portfolio Classification by Asset & Rating Class as a % of net assets



Tracking Difference Data (%)

1 Year	Since Inception
-2.93	-3.39

Portfolio Turnover Ratio^{sss} : 0.15 times

^{sss}Lower of sales or purchases divided by average AUM for last rolling 12 months.

*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 ₹ 142.33 crores and ₹ 158.34 crores, respectively.

**The AAUM 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 ₹ 118.94 crores and ₹ 167.31 crores, respectively.

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Union

GOLD ETF FUND OF FUND

(An open-ended Fund of Fund Scheme investing in units of Union Gold ETF)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

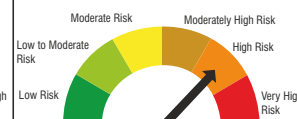
- Capital appreciation over long term
- Predominately investing in units of Union Gold ETF

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the Domestic Price of Physical Gold (Benchmark) is high risk

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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate long-term capital appreciation by investing in units of Union Gold ETF. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

28 February 2025

Assets Under Management

As on 31st Mar. 2026 : ₹ 157.94 crore

Average for Mar. 2026 : ₹ 168.90 crore

Benchmark Index

Domestic Price of Physical Gold

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.29%

Regular Plan : 0.58%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

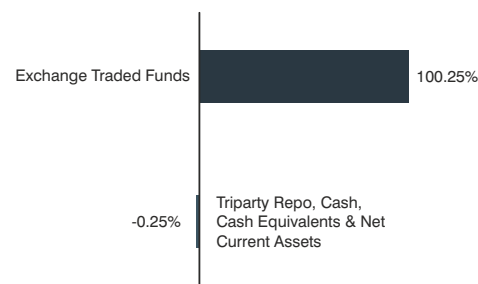
Exit Load:

- 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.
- Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

Portfolio

Instrument/Rating/Issuer	% to Net Assets
EXCHANGE TRADED FUNDS	100.25%
Union Gold ETF	100.25%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	-0.25%
Grand Total	100.00%

Portfolio Classification by Asset & Rating Class as a % of net assets



Union

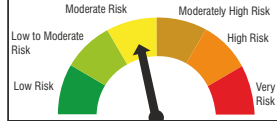
INCOME PLUS ARBITRAGE ACTIVE FOF

(An open-ended FoF investing in units of Arbitrage and Debt Oriented Schemes)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

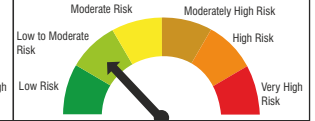
- Income generation over medium to long term
- Investment predominately in units of Arbitrage Fund and Debt Funds.

Riskometer



The risk of the scheme is moderate risk

Benchmark Riskometer



The risk of the 60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI^{***} (Benchmark) is Low to Moderate risk.

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

Fund Details

Investment Objective

The objective of the Scheme is to provide income over medium to long term by investing in units of Arbitrage Fund and Debt Funds. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager

Vishal Thakkar (Fund Manager – Arbitrage portion)

Over 14 years of experience in equity & derivative dealing functions. Managing this Scheme since inception.

Anindya Sarkar (Fund Manager - Fixed Income)

Over 22 years of experience in Financial services sector. Managing this Scheme since inception.

Shrenuj Parekh (Co-Fund Manager – Fixed Income)

Over 12 years of experience in the field of Finance. Managing this Scheme since inception.

Indicative Investment Horizon

Medium to Long Term

Date of allotment

12 June 2025

Assets Under Management

As on 31st Mar. 2026 : ₹ 69.96 crore

Average for Mar. 2026 : ₹ 85.60 crore

Benchmark Index^{***}

60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.13%

Regular Plan : 0.61%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load: Nil

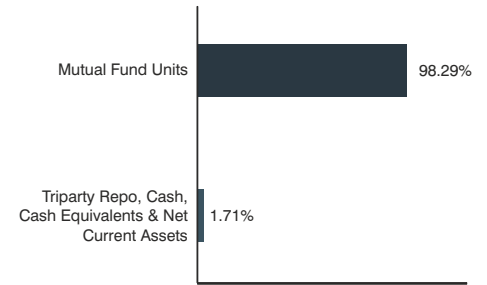
Portfolio

Instrument/Rating/Issuer	% to Net Assets
MUTUAL FUND UNITS	98.29%
Union Arbitrage Fund	40.80%
Union Corporate Bond Fund	35.31%
Union Gilt Fund	22.18%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	1.71%
Grand Total	100.00%

Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
8.92 Years	3.63 Years	3.80 Years	7.49%

Portfolio Classification by Asset & Rating Class as a % of net assets



Union

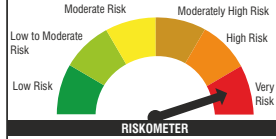
DIVERSIFIED EQUITY ALL CAP ACTIVE FOF

(An open-ended Fund of Fund Scheme investing in units of Equity Oriented Schemes that are based on varied market caps)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

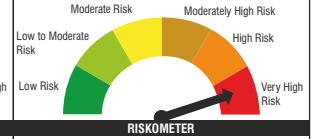
- Capital Appreciation over long term.
- Investment predominately in units of Equity oriented schemes.

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the BSE 500 Index (TRI) (Benchmark) is very high risk

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

Fund Details

Investment Objective

The objective of the Scheme is to provide capital appreciation over long term by predominantly investing in Equity Funds which are based on varied market caps and in accordance with the asset allocation of the FoF. However, there is no assurance that the investment objective of the Scheme will be achieved.

Co-Fund Managers

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since inception.

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

22 September 2025

Assets Under Management

As on 31st Mar. 2026 : ₹ 167.88 crore

Average for Mar. 2026 : ₹ 175.84 crore

Benchmark Index ^ ^

BSE 500 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.47%

Regular Plan : 1.48%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

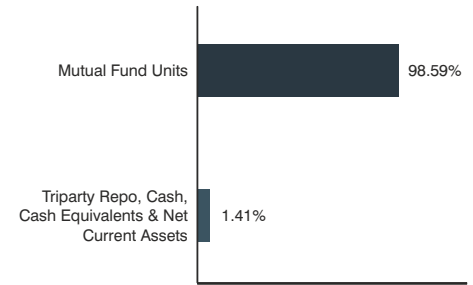
Exit Load:

- 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.
- Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

Portfolio

Instrument/Rating/Issuer	% to Net Assets
MUTUAL FUND UNITS	98.59%
Union Multicap Fund	56.04%
Union Small Cap Fund	15.29%
Union Midcap Fund	12.24%
Union Large & Midcap Fund	10.02%
Union Largecap Fund	5.00%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	1.41%
Grand Total	100.00%

Portfolio Classification by Asset & Rating Class as a % of net assets



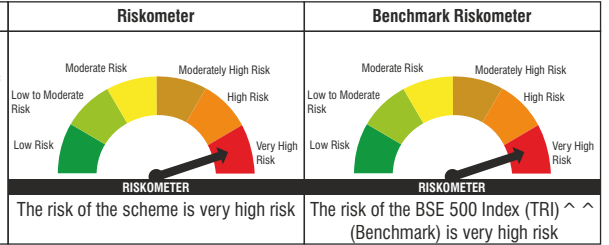
Union

RETIREMENT FUND

(An open ended retirement solution oriented scheme having a lock - in of 5 years or till retirement age (whichever is earlier))
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- 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



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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate long term capital gains by investing 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. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Pratik Dharmshi

Over 14 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since December 09, 2024.

Pratit Vajani

Over 6 years of experience in financial markets. Managing this Scheme since July 1, 2025.

Indicative Investment Horizon

Long Term

Date of allotment

22 September 2022

Assets Under Management

As on 31st Mar. 2026 : ₹ 177.42 crore

Average for Mar. 2026 : ₹ 185.30 crore

Benchmark Index ^ ^

BSE 500 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.16%

Regular Plan : 2.42%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load: Nil

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
Acutaas Chemicals Ltd.	Reliance Industries Ltd.
Multi Commodity Exchange of India Ltd.	Axis Bank Ltd.
Karur Vysya Bank Ltd.	ITC Ltd.
Tata Consumer Products Ltd.	Kotak Mahindra Bank Ltd.
Solar Industries India Ltd.	Tata Consultancy Services Ltd.

Portfolio

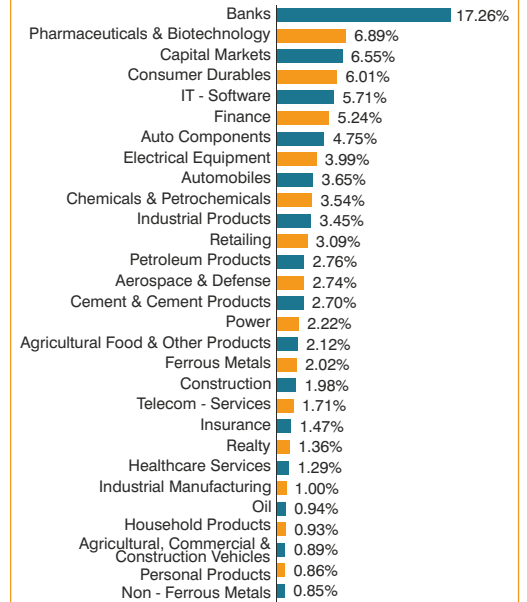
Industry/Company/Issuer	% to Net Assets
Equity Shares	97.95%
BANKS	17.26%
✓ ICICI Bank Ltd.	5.74%
✓ HDFC Bank Ltd.	5.53%
✓ State Bank of India	2.98%
Karur Vysya Bank Ltd.	1.78%
Ujivan Small Finance Bank Ltd.	1.22%
PHARMACEUTICALS & BIOTECHNOLOGY	6.89%
✓ Acutaas Chemicals Ltd.	2.88%
Torrent Pharmaceuticals Ltd.	1.32%
Sianta Pharma Ltd.	1.04%
Sun Pharmaceutical Industries Ltd.	1.09%
Lupin Ltd.	0.65%
CAPITAL MARKETS	6.55%
✓ Multi Commodity Exchange of India Ltd.	2.69%
Kfin Technologies Ltd.	1.14%
HDFC Asset Management Company Ltd.	1.12%
360 ONE WAM Ltd.	1.07%
Computer Age Management Services Ltd.	0.53%
CONSUMER DURABLES	6.01%
Titan Company Ltd.	1.56%
Eureka Forbes Ltd.	0.99%
LG Electronics India Ltd.	0.97%
Amber Enterprises India Ltd.	0.96%
Blue Star Ltd.	0.87%
Dixon Technologies (India) Ltd.	0.65%
IT - SOFTWARE	5.71%
✓ Infosys Ltd.	2.22%
Mphasis Ltd.	1.48%
HCL Technologies Ltd.	0.91%
Persistent Systems Ltd.	0.59%
Tech Mahindra Ltd.	0.55%
FINANCE	5.24%
Muthoot Finance Ltd.	1.78%
Jio Financial Services Ltd.	1.19%
Shriram Finance Ltd.	0.98%
Cholamandalam Investment And Finance Company Ltd.	0.76%
Home First Finance Company India Ltd.	0.56%
AUTO COMPONENTS	4.75%
S.J.S. Enterprises Ltd.	1.57%
ZF Commercial Vehicle Control Systems India Ltd.	1.55%
Gabriel India Ltd.	1.09%
Endurance Technologies Ltd.	0.62%
ELECTRICAL EQUIPMENT	3.99%
GE Vernova T&D India Ltd.	1.74%
Azad Engineering Ltd.	1.04%
Schneider Electric Infrastructure Ltd.	0.60%
CG Power And Industrial Solutions Ltd.	0.55%
AUTOMOBILES	3.65%
Maruti Suzuki India Ltd.	1.18%
Mahindra & Mahindra Ltd.	1.08%
TVS Motor Company Ltd.	0.97%
Tata Motors Passenger Vehicles Ltd.	0.42%
CHEMICALS & PETROCHEMICALS	3.54%
Solar Industries India Ltd.	1.80%
Navin Fluorine International Ltd.	1.74%
INDUSTRIAL PRODUCTS	3.45%
Cummins India Ltd.	1.09%
Kirloskar Oil Engines Ltd.	1.03%
KSB Ltd.	0.76%
KEI Industries Ltd.	0.57%
RETAILING	3.09%
Avenue Supermarts Ltd.	1.05%
CarTrade Tech Ltd.	0.88%
Info Edge (India) Ltd.	0.71%
Eternal Ltd.	0.45%
PETROLEUM PRODUCTS	2.76%
✓ Reliance Industries Ltd.	2.76%
AEROSPACE & DEFENSE	2.74%
✓ Bharat Electronics Ltd.	2.15%
Data Patterns (India) Ltd.	0.60%
CEMENT & CEMENT PRODUCTS	2.70%
JK Cement Ltd.	1.46%
Ultratech Cement Ltd.	1.24%
POWER	2.22%
✓ NTPC Ltd.	2.22%
AGRICULTURAL FOOD & OTHER PRODUCTS	2.12%
✓ Tata Consumer Products Ltd.	2.12%
FERROUS METALS	2.02%
JSW Steel Ltd.	1.04%
Tata Steel Ltd.	0.97%
CONSTRUCTION	1.98%
Larsen & Toubro Ltd.	1.98%
TELECOM - SERVICES	1.71%
Bharti Airtel Ltd.	1.71%
INSURANCE	1.47%
Max Financial Services Ltd.	1.47%
REALTY	1.36%
The Phoenix Mills Ltd.	1.36%
HEALTHCARE SERVICES	1.29%
Max Healthcare Institute Ltd.	1.29%
INDUSTRIAL MANUFACTURING	1.00%
Jyoti Cnc Automation Ltd.	1.00%
OIL	0.94%
Oil India Ltd.	0.94%
HOUSEHOLD PRODUCTS	0.93%
Doms Industries Ltd.	0.93%
AGRICULTURAL COMMERCIAL & CONSTRUCTION VEHICLES	0.89%
Tata Motors Ltd.	0.89%

Portfolio

Industry/Company/Issuer	% to Net Assets
PERSONAL PRODUCTS	0.86%
Godrej Consumer Products Ltd.	0.86%
NON - FERROUS METALS	0.85%
Hindalco Industries Ltd.	0.85%
TREASURY BILLS	0.09%
Sovereign	0.09%
364 DAY T-BILL	0.09%
NON-CONVERTIBLE PREFERENCE SHARE	0.01%
TVS Motor Company Ltd.	0.01%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	1.95%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Retirement Fund	BSE 500 Index (TRI) ^ ^
Large Cap	57.24%	71.05%
Mid Cap	16.85%	18.89%
Small Cap	23.86%	10.06%
Top 10 Holdings	31.30%	32.27%
No. of Stocks	73	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 3,13,942	₹ 4,20,633

Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio ^{\$\$\$}
13.53%	0.56	0.91	0.31 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on March 30, 2026: 6.98%.
\$\$\$Lower of sales or purchases divided by average AUM for last rolling 12 months.

Union

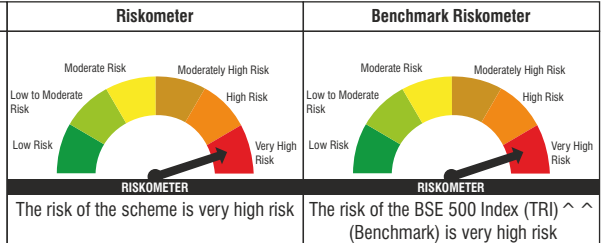
CHILDREN'S FUND

(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)).

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- 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



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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate long term capital appreciation by investing 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. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Gaurav Chopra

Over 10 years of experience in the equity markets. Managing this Scheme since November 01, 2024.

Vinod Malviya

Over 16 years of experience in the Financial markets as an Analyst. Managing this Scheme since November 01, 2024.

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Long Term

Date of allotment

19 December 2023

Assets Under Management

As on 31st Mar. 2026 : ₹ 74.62 crore

Average for Mar. 2026 : ₹ 77.78 crore

Benchmark Index ^ ^

BSE 500 Index (TRI)

^ ^ (For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.16%

Regular Plan : 2.39%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load: Nil

Active Stock Position in Scheme Portfolio vis-à-vis the benchmark

Top 5 Overweight	Top 5 Underweight
The Federal Bank Ltd.	HDFC Bank Ltd.
IPCA Laboratories Ltd.	ITC Ltd.
Ajanta Pharma Ltd.	ICICI Bank Ltd.
Acutaas Chemicals Ltd.	Tata Consultancy Services Ltd.
Gabriel India Ltd.	Reliance Industries Ltd.

Portfolio

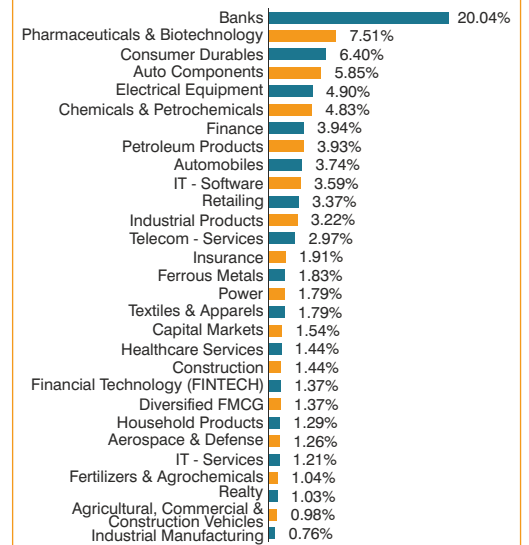
Industry/Company/Issuer	% to Net Assets
Equity Shares	96.34%
BANKS	20.04%
✓ HDFC Bank Ltd.	4.21%
✓ ICICI Bank Ltd.	3.48%
✓ The Federal Bank Ltd.	2.61%
✓ State Bank of India	2.47%
✓ Axis Bank Ltd.	2.15%
Ujjivan Small Finance Bank Ltd.	1.64%
Indian Bank	1.31%
Karur Vysya Bank Ltd.	1.20%
Kotak Mahindra Bank Ltd.	0.98%
PHARMACEUTICALS & BIOTECHNOLOGY	7.51%
✓ IPCA Laboratories Ltd.	2.29%
✓ Ajanta Pharma Ltd.	2.13%
Acutaas Chemicals Ltd.	1.96%
Sai Life Sciences Ltd.	1.13%
CONSUMER DURABLES	6.40%
Campus Activewear Ltd.	1.59%
Amber Enterprises India Ltd.	1.59%
Eureka Forbes Ltd.	1.27%
Titan Company Ltd.	1.21%
LG Electronics India Ltd.	0.73%
AUTO COMPONENTS	5.85%
Gabriel India Ltd.	1.98%
S.J.S. Enterprises Ltd.	1.48%
Endurance Technologies Ltd.	1.26%
ZF Commercial Vehicle Control Systems India Ltd.	1.13%
ELECTRICAL EQUIPMENT	4.90%
GE Vernova T&D India Ltd.	1.35%
Voltamp Transformers Ltd.	1.29%
CG Power And Industrial Solutions Ltd.	1.23%
Schneider Electric Infrastructure Ltd.	1.03%
CHEMICALS & PETROCHEMICALS	4.83%
SRF Ltd.	1.61%
Aarti Industries Ltd.	1.60%
Aether Industries Ltd.	0.92%
Solar Industries India Ltd.	0.71%
FINANCE	3.94%
✓ Shriram Finance Ltd.	2.16%
L&T Finance Ltd.	0.95%
Bajaj Finance Ltd.	0.83%
PETROLEUM PRODUCTS	3.93%
✓ Reliance Industries Ltd.	3.93%
AUTOMOBILES	3.74%
Mahindra & Mahindra Ltd.	1.83%
TVS Motor Company Ltd.	1.41%
Maruti Suzuki India Ltd.	0.50%
IT - SOFTWARE	3.59%
Infosys Ltd.	2.01%
Mphasis Ltd.	1.58%
RETAILING	3.37%
Swiggy Ltd.	1.17%
Arvind Fashions Ltd.	1.17%
Info Edge (India) Ltd.	1.04%
INDUSTRIAL PRODUCTS	3.22%
KEI Industries Ltd.	1.64%
Timken India Ltd.	1.58%
TELECOM - SERVICES	2.97%
✓ Bharti Airtel Ltd.	2.97%
INSURANCE	1.91%
Max Financial Services Ltd.	1.91%
FERROUS METALS	1.83%
Jindal Steel Ltd.	1.83%
POWER	1.79%
JSW Energy Ltd.	1.79%
TEXTILES & APPARELS	1.79%
Gokaldas Exports Ltd.	1.28%
Arvind Ltd.	0.50%
CAPITAL MARKETS	1.54%
Nippon Life India Asset Management Ltd.	1.54%
HEALTHCARE SERVICES	1.44%
Fortis Healthcare Ltd.	1.44%
CONSTRUCTION	1.44%
Larsen & Toubro Ltd.	1.44%
FINANCIAL TECHNOLOGY (FINTECH)	1.37%
One 97 Communications Ltd.	1.37%
DIVERSIFIED FMCG	1.37%
Hindustan Unilever Ltd.	1.37%
HOUSEHOLD PRODUCTS	1.29%
Doms Industries Ltd.	1.29%
AEROSPACE & DEFENSE	1.26%
Bharat Electronics Ltd.	1.26%
IT - SERVICES	1.21%
Inventus Knowledge Solutions Ltd.	1.21%
FERTILIZERS & AGROCHEMICALS	1.04%
Coromandel International Ltd.	1.04%
REALTY	1.03%
The Phoenix Mills Ltd.	1.03%

Portfolio

Industry/Company/Issuer	% to Net Assets
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.98%
Ashok Leyland Ltd.	0.98%
INDUSTRIAL MANUFACTURING	0.76%
Jyoti Cnc Automation Ltd.	0.76%
COMMERCIAL SERVICES & SUPPLIES	0.00%
Awfis Space Solutions Ltd.	0.00%
TREASURY BILLS	0.08%
Sovereign	0.08%
364 DAY T-BILL	0.08%
NON-CONVERTIBLE PREFERENCE SHARE	0.02%
TVS Motor Company Ltd.	0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	3.57%
Grand Total	100.00%

✓ Indicates Top 10 Holdings

Industry Classification



Market Cap as % of net assets

Market Cap Category	Union Children's Fund	BSE 500 Index (TRI) ^ ^
Large Cap	36.86%	71.05%
Mid Cap	29.76%	18.89%
Small Cap	29.72%	10.06%
Top 10 Holdings	28.40%	32.27%
No. of Stocks	63	500
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 2,89,688	₹ 4,20,633

Portfolio Turnover Ratio^{sss} : 0.49 times

^{sss} Lower of sales or purchases divided by average AUM for last rolling 12 months.

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.)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Regular income over Medium to Long term
- Income by investing in fixed income securities of varying maturities and credit

Riskometer



The risk of the scheme is moderate risk

Benchmark Riskometer



The risk of the CRISIL Corporate Debt A-II Index* (Benchmark) is low to moderate risk

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

Fund Details

Investment Objective

To achieve long term capital appreciation by investing substantially in a portfolio of corporate debt securities.

However, there is no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Anindya Sarkar

Over 22 years of experience in Financial services sector. Managing this Scheme since November 1, 2018.

Shrenuj Parekh

Over 12 years of experience in the field of Finance. Managing this Scheme since July 14, 2023.

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Medium to Long Term

Date of allotment

25 May 2018

Assets Under Management

As on 31st Mar. 2026* : ₹ 545.79 crore

Average for Mar. 2026* : ₹ 561.99 crore

Benchmark Index*

CRISIL Corporate Debt A-II Index

*(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.41%

Regular Plan : 0.74%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load: Nil

*The AUM and AAUM is inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Corporate Bond Fund totalling to ₹ 24.70 crores and ₹ 34.09 crores respectively.

Portfolio

Instrument/Rating/Issuer	% to Net Assets (Period to Maturity)						Grand Total
	Upto 30 days	>30 days upto 3 months	>1 year upto 3 years	>3 years upto 5 years	>5 years upto 7 years	Above 7 years	
NON CONVERTIBLE DEBENTURES	-	-	44.84%	25.44%	6.27%	8.12%	84.67%
AAA	-	-	39.33%	25.44%	6.27%	8.12%	79.16%
National Housing Bank	-	-	4.59%	1.84%	1.81%	-	8.24%
National Bank For Agriculture and Rural Development	-	-	-	8.22%	-	-	8.22%
Indian Railway Finance Corporation Ltd.	-	-	1.83%	1.83%	4.46%	-	8.13%
SIDBI	-	-	6.35%	-	-	-	6.35%
Power Finance Corporation Ltd.	-	-	1.83%	2.66%	-	1.83%	6.32%
Bharti Telecom Ltd.	-	-	5.44%	-	-	-	5.44%
Kotak Mahindra Prime Ltd.	-	-	1.84%	2.74%	-	-	4.58%
Bajaj Housing Finance Ltd.	-	-	-	4.48%	-	-	4.48%
Power Grid Corporation of India Ltd.	-	-	-	-	-	4.44%	4.44%
Jamnagar Utilities & Power Pvt. Ltd.	-	-	3.68%	-	-	-	3.68%
Bajaj Finance Ltd.	-	-	1.84%	1.84%	-	-	3.68%
REC Ltd.	-	-	3.67%	-	-	-	3.67%
LIC Housing Finance Ltd.	-	-	1.83%	1.82%	-	-	3.66%
Reliance Industries Ltd.	-	-	-	-	-	1.85%	1.85%
Larsen & Toubro Ltd.	-	-	1.84%	-	-	-	1.84%
HDFC Bank Ltd.	-	-	1.84%	-	-	-	1.84%
Export-Import Bank of India	-	-	1.83%	-	-	-	1.83%
Jio Credit Ltd.	-	-	0.90%	-	-	-	0.90%
AA+	-	-	5.52%	-	-	-	5.52%
Mankind Pharma Ltd.	-	-	5.52%	-	-	-	5.52%
CERTIFICATE OF DEPOSITS	-	0.90%	-	-	-	-	0.90%
A1+	-	0.90%	-	-	-	-	0.90%
Canara Bank	-	0.90%	-	-	-	-	0.90%
GOVERNMENT SECURITIES	-	-	-	-	-	7.60%	7.60%
Sovereign	-	-	-	-	-	7.60%	7.60%
GOI 6.68% 07.07.2040	-	-	-	-	-	4.28%	4.28%
GOI 6.9% 15.04.2065	-	-	-	-	-	2.45%	2.45%
GOI 6.48% 06.10.2035	-	-	-	-	-	0.88%	0.88%
TREASURY BILLS	0.05%	-	-	-	-	-	0.05%
Sovereign	0.05%	-	-	-	-	-	0.05%
364 DAY T-BILL	0.05%	-	-	-	-	-	0.05%
ALTERNATIVE INVESTMENT FUNDS**	-	-	-	-	-	0.34%	0.34%
Corporate Debt Market Development Fund-A2	-	-	-	-	-	0.34%	0.34%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.43%	-	-	-	-	-	6.43%
Grand Total	6.48%	0.90%	44.84%	25.44%	6.27%	16.06%	100.00%

**Note: The investment in the units of Corporate Debt Market Development Fund ('CDMDF') is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with chapter 6A of SEBI Master Circular dated June 27, 2024.

Portfolio Classification by Asset & Rating Class as a % of net assets

Certificate of Deposits	A1+	0.90%	
Non Convertible Debentures	AAA	79.16%	
Non Convertible Debentures	AA+	5.52%	
Government Securities	Sovereign	7.60%	
Treasury Bills	Sovereign	0.05%	
Alternative Investment Funds		0.34%	
Triparty Repo, Cash, Cash Equivalents & Net Current Assets		6.43%	

Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
4.66 Years	3.09 Years	3.29 Years	7.60%

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)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Union

DYNAMIC BOND FUND

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

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- 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.

Riskometer



The risk of the scheme is moderate risk

Benchmark Riskometer



The risk of the CRISIL Dynamic Bond A-III Index* (Benchmark) is moderate risk

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

Fund Details

Investment Objective

To actively manage a portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and liquidity to the investors. However, there is no assurance that the investment objective of the scheme will be achieved.

Co-Fund Managers

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Devesh Thacker

Over 25 years of experience in Fund Management & Banking Industry. Managing this Scheme since June 28, 2018.

Indicative Investment Horizon

Medium to Long Term

Date of allotment

13 February 2012

Assets Under Management

As on 31st Mar. 2026 : ₹ 92.26 crore

Average for Mar. 2026 : ₹ 97.49 crore

Benchmark Index*

CRISIL Dynamic Bond A-III Index

*(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 1.27%

Regular Plan : 1.58%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

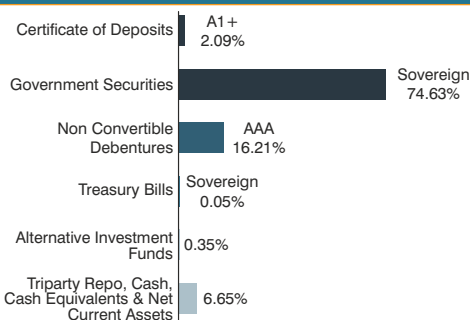
Exit Load: Nil

Portfolio

Instrument/Rating/Issuer	% to Net Assets (Period to Maturity)					Grand Total
	Upto 30 days	>3 months upto 6 months	>1 year upto 3 years	>3 years upto 5 years	Above 7 years	
GOVERNMENT SECURITIES	-	-	-	-	74.63%	74.63%
Sovereign	-	-	-	-	74.63%	74.63%
GOI 6.9% 15.04.2065	-	-	-	-	48.24%	48.24%
GOI 6.68% 07.07.2040	-	-	-	-	16.19%	16.19%
GOI 7.24% 18.08.2055	-	-	-	-	10.20%	10.20%
NON CONVERTIBLE DEBENTURES	-	-	5.53%	5.24%	5.44%	16.21%
AAA	-	-	5.53%	5.24%	5.44%	16.21%
Indian Railway Finance Corporation Ltd. REC Ltd.	-	-	5.53%	-	-	5.53%
Power Finance Corporation Ltd.	-	-	-	5.24%	-	5.24%
CERTIFICATE OF DEPOSITS	-	2.09%	-	-	-	2.09%
A1+	-	2.09%	-	-	-	2.09%
Kotak Mahindra Bank Ltd.	-	2.09%	-	-	-	2.09%
TREASURY BILLS	0.05%	-	-	-	-	0.05%
Sovereign	0.05%	-	-	-	-	0.05%
364 DAY T-BILL	0.05%	-	-	-	-	0.05%
ALTERNATIVE INVESTMENT FUNDS**	-	-	-	-	0.35%	0.35%
Corporate Debt Market Development Fund - A2	-	-	-	-	0.35%	0.35%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.65%	-	-	-	-	6.65%
Grand Total	6.70%	2.09%	5.53%	5.24%	80.43%	100.00%

**Note: The investment in the units of Corporate Debt Market Development Fund ('CDMDF') is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with chapter 6A of SEBI Master Circular dated June 27, 2024.

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
25.84 Years	9.26 Years	9.64 Years	7.74%

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)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

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.)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Credit risk free return over the medium to long term
- Investments in Government Securities across maturities

Riskometer



The risk of the scheme is moderate risk

Benchmark Riskometer



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.

Fund Details

Investment Objective

The investment objective of the Scheme is to generate income through investment in a portfolio comprising of government securities of various maturities. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Anindya Sarkar

Over 22 years of experience in Financial services sector. Managing this Scheme since inception.

Indicative Investment Horizon

Medium to Long Term

Date of allotment

8 August 2022

Assets Under Management

As on 31st Mar. 2026* : ₹ 90.65 crore

Average for Mar. 2026* : ₹ 97.71 crore

Benchmark Index*

CRISIL Dynamic Gilt Index

*(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.65%

Regular Plan : 1.07%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

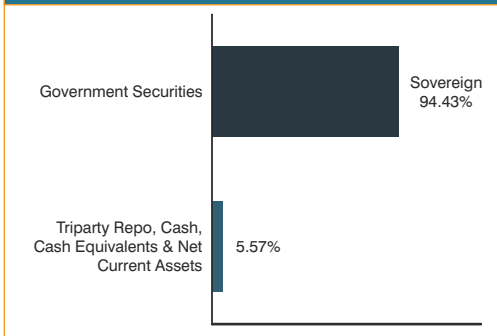
Exit Load: Nil

*The AUM and AAUM is inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Gilt Fund totalling to ₹ 15.51 crores and ₹ 15.91 crores respectively.

Portfolio

Instrument/Rating/Issuer	% to Net Assets (Period to Maturity)		
	Upto 30 days	Above 7 years	Grand Total
GOVERNMENT SECURITIES	-	94.43%	94.43%
Sovereign	-	94.43%	94.43%
GOI 6.9% 15.04.2065	-	54.01%	54.01%
GOI 7.24% 18.08.2055	-	31.16%	31.16%
GOI 6.68% 07.07.2040	-	9.27%	9.27%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	5.57%	-	5.57%
Grand Total	5.57%	94.43%	100.00%

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
32.44 Years	11.12 Years	11.55 Years	7.85%

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)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Union

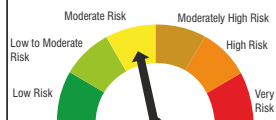
SHORT DURATION FUND

(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.)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Short term income generation and capital appreciation solution.
- A debt fund that aims to generate income by investing in a range of debt and money market instruments of various maturities.

Riskometer



The risk of the scheme is moderate risk

Benchmark Riskometer



The risk of the CRISIL Short Duration Debt A-II Index* (Benchmark) is low to moderate risk

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

Fund Details

Investment Objective

The Scheme is an actively managed Scheme with an investment objective to provide reasonable returns and liquidity by investing in a range of debt and money market instruments while maintaining the balance of safety, liquidity and returns.

There is no assurance that the investment objective of the Scheme will be achieved.

Co-Fund Managers

Anindya Sarkar

Over 22 years of experience in Financial services sector. Managing this Scheme since inception.

Shreenuj Parekh

Over 12 years of experience in the field of Finance. Managing this Scheme since inception.

Indicative Investment Horizon

Short to Medium Term

Date of allotment

31 January 2025

Assets Under Management

As on 31st Mar. 2026 : ₹ 97.85 crore

Average for Mar. 2026 : ₹ 122.77 crore

Benchmark Index*

CRISIL Short Duration Debt A-II Index

*(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.32%

Regular Plan : 0.70%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

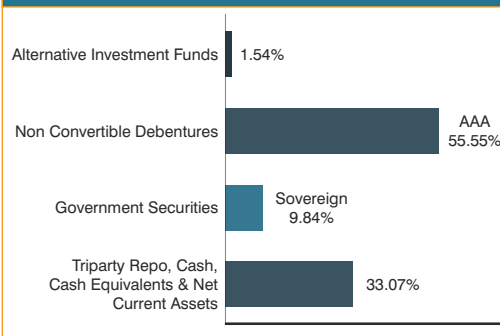
Exit Load: Nil

Portfolio

Instrument/Rating/Issuer	% to Net Assets (Period to Maturity)				
	Upto 30 days	> 1 year upto 3 years	> 3 years upto 5 years	Above 7 years	Grand Total
NON CONVERTIBLE DEBENTURES	-	25.14%	30.42%	-	55.55%
AAA	-	25.14%	30.42%	-	55.55%
REC Ltd.	-	-	10.23%	-	10.23%
Indian Oil Corporation Ltd.	-	-	10.18%	-	10.18%
Jio Credit Ltd.	-	10.06%	-	-	10.06%
SIDBI	-	10.02%	-	-	10.02%
Power Finance Corporation Ltd.	-	-	10.01%	-	10.01%
Bharti Telecom Ltd.	-	5.06%	-	-	5.06%
GOVERNMENT SECURITIES	-	-	-	9.84%	9.84%
Sovereign	-	-	-	9.84%	9.84%
GOI 6.48% 06.10.2035	-	-	-	9.84%	9.84%
ALTERNATIVE INVESTMENT FUNDS**	-	-	-	1.54%	1.54%
Corporate Debt Market Development Fund - A2	-	-	-	1.54%	1.54%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	33.07%	-	-	-	33.07%
Grand Total	33.07%	25.14%	30.42%	11.38%	100.00%

**Note: The investment in the units of Corporate Debt Market Development Fund ('CDMDF') is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with chapter 6A of SEBI Master Circular dated June 27, 2024.

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
2.83 Years	2.22 Years	2.36 Years	7.15%

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)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Union

MONEY MARKET FUND

(An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Regular income over short term
- Investments in money market instruments with maturity upto one year

Riskometer



The risk of the scheme is low to moderate risk

Benchmark Riskometer



The risk of the CRISIL Money Market A-I Index[#] (Benchmark) is low to moderate risk

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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of money market instruments. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Co-Fund Managers

Devesh Thacker

Over 25 years of experience in Fund Management & Banking Industry. Managing this Scheme since inception.

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since inception.

Indicative Investment Horizon

Short Term

Date of allotment

26 August 2021

Assets Under Management

As on 31st Mar. 2026* : ₹ 682.95 crore

Average for Mar. 2026* : ₹ 477.23 crore

Benchmark Index[#]

CRISIL Money Market A-I Index

[#](For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.16%

Regular Plan : 0.91%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load: Nil

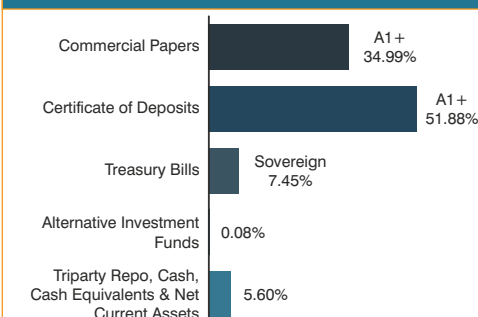
*The AUM and AAUM is inclusive of market value of the investments made by Union Arbitrage Fund in Union Money Market Fund totalling to ₹ 12.40 crores and ₹ 12.95 crores respectively.

Portfolio

Instrument/Rating/Issuer	% to Net Assets (Period to Maturity)					Grand Total
	Upto 30 days	>30 days upto 3 months	>3 months upto 6 months	>6 months upto 1 year	Above 7 years	
CERTIFICATE OF DEPOSITS	-	31.74%	13.87%	6.28%	-	51.88%
A1+	-	31.74%	13.87%	6.28%	-	51.88%
Axis Bank Ltd.	-	7.21%	-	-	-	7.21%
Bank of Baroda	-	3.60%	3.54%	-	-	7.15%
HDFC Bank Ltd.	-	-	7.08%	-	-	7.08%
Canara Bank	-	6.49%	-	-	-	6.49%
Punjab National Bank	-	3.60%	-	2.78%	-	6.38%
The Federal Bank Ltd.	-	3.62%	-	-	-	3.62%
Indian Bank	-	3.61%	-	-	-	3.61%
Export-Import Bank of India	-	3.61%	-	-	-	3.61%
SIDBI	-	-	-	3.49%	-	3.49%
Kotak Mahindra Bank Ltd.	-	-	3.25%	-	-	3.25%
COMMERCIAL PAPERS	-	24.51%	7.07%	3.41%	-	34.99%
A1+	-	24.51%	7.07%	3.41%	-	34.99%
REC Ltd.	-	5.05%	-	-	-	5.05%
Kotak Securities Ltd.	-	3.61%	-	-	-	3.61%
Godrej Industries Ltd.	-	3.60%	-	-	-	3.60%
National Bank For Agriculture and Rural Development	-	3.60%	-	-	-	3.60%
SIDBI	-	3.60%	-	-	-	3.60%
HDFC Securities Ltd.	-	3.60%	-	-	-	3.60%
Bharti Telecom Ltd.	-	-	3.53%	-	-	3.53%
Axis Finance Ltd.	-	-	3.53%	-	-	3.53%
Muthoot Finance Ltd.	-	-	-	3.41%	-	3.41%
Cholamandalam Investment And Finance Company Ltd.	-	1.44%	-	-	-	1.44%
TREASURY BILLS	-	-	1.43%	6.02%	-	7.45%
Sovereign	-	-	1.43%	6.02%	-	7.45%
364 DAY T-BILL	-	-	1.43%	6.02%	-	7.45%
ALTERNATIVE INVESTMENT FUNDS^{##}	-	-	-	-	0.08%	0.08%
Corporate Debt Market Development Fund - A2	-	-	-	-	0.08%	0.08%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	5.60%	-	-	-	-	5.60%
Grand Total	5.60%	56.25%	22.36%	15.71%	0.08%	100.00%

^{##}Note: The investment in the units of Corporate Debt Market Development Fund ('CDMDF') is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with chapter 6A of SEBI Master Circular dated June 27, 2024.

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
128 Days	120 Days	128 Days	7.33%

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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

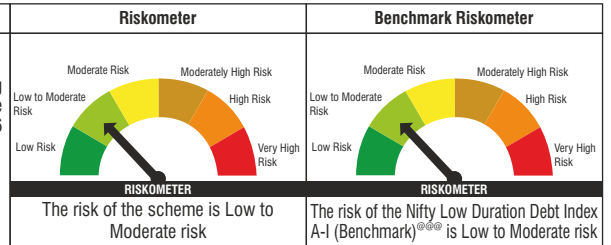
Union

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 months⁵. A relatively high interest rate risk and moderate credit risk.)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Income generation over shorter duration.
- 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



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

Fund Details

Investment Objective

The Investment objective of the scheme is to provide reasonable returns and liquidity by investing in a range of debt and money market instruments while maintaining the balance of safety, liquidity and returns such that the Macaulay Duration of the portfolio is between 6 months to 12 months. There is no assurance that the investment objective of the Scheme will be achieved.

Co-Fund Managers

Anindya Sarkar

Over 22 years of experience in Financial services sector. Managing this Scheme August 01, 2025.

Devsh Thacker

Over 25 years of experience in Fund Management & Banking Industry. Managing this Scheme since inception.

Indicative Investment Horizon

Short Term

Date of allotment

16 July 2025

Assets Under Management

As on 31st Mar. 2026 : ₹ 819.91 crore

Average for Mar. 2026 : ₹ 967.39 crore

Benchmark Index^{***}

Nifty Low Duration Debt Index A-I

^{***}(For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.25%

Regular Plan : 0.97%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

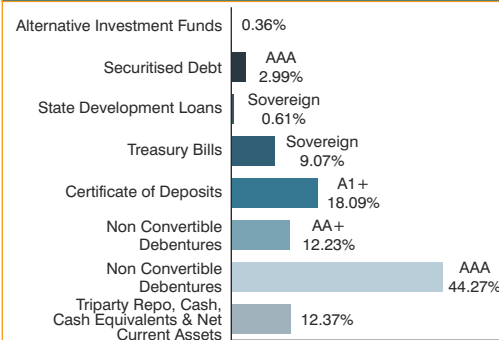
Exit Load: Nil

Portfolio

Instrument/Rating/Issuer	% to Net Assets (Period to Maturity)						Grand Total
	Upto 30 days	>30 days upto 3 months	>3 months upto 6 months	>6 months upto 1 year	>1 year upto 3 year	Above 7 years	
NON CONVERTIBLE DEBENTURES	-	6.11%	6.10%	-	44.29%	-	56.50%
AAA	-	-	6.10%	-	38.17%	-	44.27%
Power Finance Corporation Ltd.	-	-	6.10%	-	3.05%	-	9.15%
REC Ltd.	-	-	-	-	6.02%	-	6.02%
Bharti Telecom Ltd.	-	-	-	-	4.83%	-	4.83%
Jamnagar Utilities & Power Pvt. Ltd.	-	-	-	-	3.06%	-	3.06%
LIC Housing Finance Ltd.	-	-	-	-	3.06%	-	3.06%
National Housing Bank	-	-	-	-	3.05%	-	3.05%
Indian Railway Finance Corporation Ltd.	-	-	-	-	3.05%	-	3.05%
Bajaj Finance Ltd.	-	-	-	-	3.04%	-	3.04%
Tata Capital Housing Finance Ltd.	-	-	-	-	3.03%	-	3.03%
SIDBI	-	-	-	-	2.99%	-	2.99%
National Bank For Agriculture and Rural Development	-	-	-	-	2.99%	-	2.99%
AA+	-	6.11%	-	-	6.13%	-	12.23%
Cholamandalam Investment And Finance Company Ltd.	-	-	-	-	6.13%	-	6.13%
PNB Housing Finance Ltd.	-	6.11%	-	-	-	-	6.11%
CERTIFICATE OF DEPOSITS	-	5.99%	2.95%	9.14%	-	-	18.09%
A1+	-	5.99%	2.95%	9.14%	-	-	18.09%
HDFC Bank Ltd.	-	5.99%	-	-	-	-	5.99%
Punjab National Bank	-	-	-	3.43%	-	-	3.43%
Axis Bank Ltd.	-	-	2.95%	-	-	-	2.95%
Bank of Baroda	-	-	-	2.86%	-	-	2.86%
ICICI Bank Ltd.	-	-	-	2.85%	-	-	2.85%
SECURITISED DEBT	-	-	-	-	2.99%	-	2.99%
AAA	-	-	-	-	2.99%	-	2.99%
Radhakrishna Securitisation Trust	-	-	-	-	2.99%	-	2.99%
STATE DEVELOPMENT LOANS	-	-	0.61%	-	-	-	0.61%
Sovereign	-	-	0.61%	-	-	-	0.61%
State Government of West Bengal	-	-	0.61%	-	-	-	0.61%
TREASURY BILLS	0.03%	9.05%	-	-	-	-	9.07%
Sovereign	0.03%	9.05%	-	-	-	-	9.07%
364 DAY T-BILL	0.03%	6.02%	-	-	-	-	6.05%
91 DAY T-BILL	-	3.02%	-	-	-	-	3.02%
ALTERNATIVE INVESTMENT FUNDS⁵	-	-	-	-	-	0.36%	0.36%
Corporate Debt Market Development Fund - A2	-	-	-	-	-	0.36%	0.36%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	12.37%	-	-	-	-	-	12.37%
Grand Total	12.40%	21.15%	9.67%	9.14%	47.28%	0.36%	100.00%

⁵Note: The investment in the units of Corporate Debt Market Development Fund ('CDMDF') is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with chapter 6A of SEBI Master Circular dated June 27, 2024.

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
1.06 Years	0.93 Years	0.99 Years	7.25%

⁵Please refer to the page no. 21 of the SID on which the concept of Macaulay Duration has been explained.

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

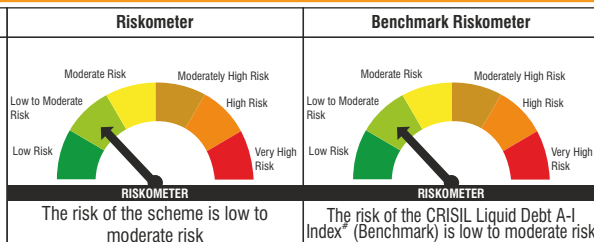
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Union LIQUID FUND

(An Open Ended Liquid Scheme.
A relatively low interest rate risk and moderate credit risk.)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

- Reasonable returns over Short Term commensurate with low risk and high level of liquidity.
- Investment in Money market and Debt securities with maturity of upto 91 days.



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

Fund Details

Investment Objective

To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities. However, there is no assurance that the investment objective of the scheme will be achieved.

Co-Fund Managers

Devsh Thacker

Over 25 years of experience in Fund Management & Banking Industry. Managing this Scheme since inception.

Parijat Agrawal

Over 29 years of experience in Fund Management. Managing this Scheme since June 18, 2021.

Indicative Investment Horizon

Short Term

Date of allotment

15 June 2011

Assets Under Management

As on 31st Mar. 2026* : ₹ 5,575.60 crore

Average for Mar. 2026* : ₹ 7,280.69 crore

Benchmark Index[®]

CRISIL Liquid Debt A-I Index

[®](For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026

Direct Plan : 0.07%

Regular Plan : 0.17%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

Entry Load: NA

Exit Load:

Investor Exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

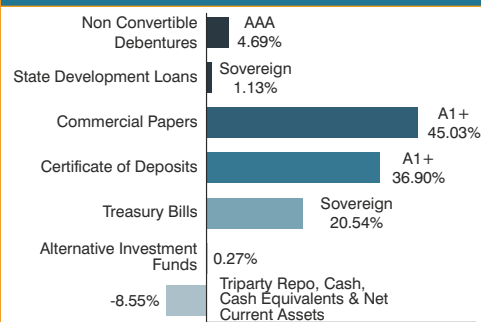
*The AUM and AAUM is inclusive of market value of the investments made by Union Arbitrage Fund in Union Liquid Fund totalling to ₹ 36.64 crores and ₹ 44.34 crores respectively.

Portfolio

Instrument/ Rating/ Issuer	% to Net Assets (Period to Maturity)			
	Upto 30 days	>30 days upto 3 months	Above 7 years	Grand Total
CERTIFICATE OF DEPOSITS	3.45%	33.44%	-	36.90%
A1+	3.45%	33.44%	-	36.90%
Bank of Baroda	-	6.86%	-	6.86%
Axis Bank Ltd.	1.73%	4.70%	-	6.43%
HDFC Bank Ltd.	-	5.14%	-	5.14%
Punjab National Bank	-	4.71%	-	4.71%
Canara Bank	-	4.29%	-	4.29%
Indian Bank	1.73%	0.86%	-	2.58%
The Federal Bank Ltd.	-	2.57%	-	2.57%
Bank of India	-	1.72%	-	1.72%
SIDBI	-	0.86%	-	0.86%
Central Bank of India	-	0.86%	-	0.86%
UCO Bank	-	0.86%	-	0.86%
COMMERCIAL PAPERS	1.73%	43.30%	-	45.03%
A1+	1.73%	43.30%	-	45.03%
Export-Import Bank of India	-	4.29%	-	4.29%
SIDBI	-	4.29%	-	4.29%
ICICI Securities Ltd.	0.87%	2.57%	-	3.43%
Reliance Retail Ventures Ltd.	-	3.01%	-	3.01%
HDFC Securities Ltd.	-	3.00%	-	3.00%
National Bank For Agriculture and Rural Development	-	3.00%	-	3.00%
Cholamandalam Investment And Finance Company Ltd.	-	2.74%	-	2.74%
Kotak Securities Ltd.	0.86%	1.71%	-	2.58%
Axis Securities Ltd.	-	2.57%	-	2.57%
Muthoot Finance Ltd.	-	2.57%	-	2.57%
REC Ltd.	-	2.40%	-	2.40%
Godrej Industries Ltd.	-	2.14%	-	2.14%
ICICI Home Finance Company Ltd.	-	1.72%	-	1.72%
Axis Finance Ltd.	-	1.72%	-	1.72%
SBICAP Securities Ltd.	-	1.71%	-	1.71%

****Note:** The investment in the units of Corporate Debt Market Development Fund ("CDMDF") is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with chapter 6A of SEBI Master Circular dated June 27, 2024.

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
64 Days	59 Days	64 Days	7.50%

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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Union OVERNIGHT FUND

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)
Factsheet as on March 31, 2026

This product is suitable for investors who are seeking*:

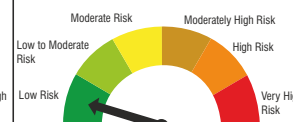
- Income over short term
- Investment in Debt and Money Market instruments with overnight maturity.

Riskometer



The risk of the scheme is low risk

Benchmark Riskometer



The risk of the CRISIL Liquid Overnight Index[#] (Benchmark) is low risk

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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns by investing in Debt and Money Market Instruments with overnight maturity. However, there is no assurance that the Investment Objective of the scheme will be achieved.

Co-Fund Managers

Tarun Singh

Over 30 years of work experience including more than 14 years of experience in the fixed income dealing function. Managing this Scheme since inception.

Devesh Thacker

Over 25 years of experience in Fund Management & Banking Industry. Managing this Scheme since inception.

Indicative Investment Horizon

Short Term

Date of allotment

27 March 2019

Assets Under Management

As on 31st Mar. 2026 : ₹ 398.33 crore

Average for Mar. 2026 : ₹ 933.91 crore

Benchmark Index[#]

CRISIL Liquid Overnight Index

[#](For disclaimers refer page no. 55)

Expense Ratio as on Mar. 31, 2026 ^ ^

Direct Plan : 0.06%

Regular Plan : 0.16%

The AMC reserves the right to change the expense ratio within the limits prescribed in the SID. Includes additional expenses, if any, and GST.

Load Structure

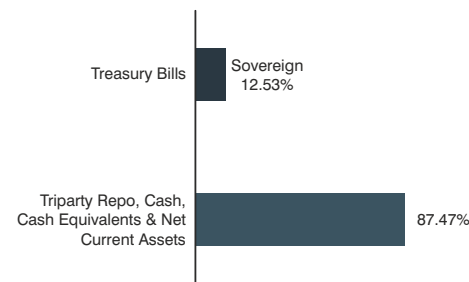
Entry Load: NA

Exit Load: Nil

Portfolio

Instrument/Rating/Issuer	Upto 30 days~	Grand Total
TREASURY BILLS	12.53%	12.53%
Sovereign	12.53%	12.53%
91 DAY T-BILL	6.26%	6.26%
364 DAY T-BILL	3.76%	3.76%
182 DAY T-BILL	2.51%	2.51%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	87.47%	87.47%
Grand Total	100.00%	100.00%

Portfolio Classification by Asset & Rating Class as a % of net assets



Quantitative Indicators

Average / Residual Maturity	Modified Duration	Macaulay Duration	Annualised Yield
3.72 Days	3.50 Days	3.72 Days	7.13%

~~The Scheme invests only in securities with overnight maturity except to the extent of upto 5% of the net assets which can be invested in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions in accordance with Clause 2.6 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.

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		
Moderate (Class II)			
Relatively High (Class III)			

^^ There is a separate plan viz. 'Unclaimed Amounts Plan' which has been launched in terms of Clause 14.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024. for the limited purpose of deployment of unclaimed redemption and unclaimed dividend amount only. Hence, units under the said plan shall not be available for subscription by investors. Please refer addendum dated December 22, 2021, available on our website for more details. The expense ratio for Unclaimed Amounts Plan is 0.06%.

Net Asset Value (NAV) of Schemes

(as on 31st March 2026)



Equity Schemes

Union Flexi Cap Fund		Union Focused Fund		Union Large & Midcap Fund	
Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)
Growth Option	45.13	Regular Plan - Growth Option	23.31	Regular Plan - Growth Option	23.00
IDCW Option	28.50	Regular Plan - IDCW Option	23.31	Regular Plan - IDCW Option	23.00
Direct Plan - Growth Option	50.63	Direct Plan - Growth Option	24.84	Direct Plan - Growth Option	24.87
Direct Plan - IDCW Option	44.23	Direct Plan - IDCW Option	24.84	Direct Plan - IDCW Option	24.87

Union Small Cap Fund		Union ELSS Tax Saver Fund		Union Value Fund	
Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)
Regular Plan - Growth Option	45.29	Growth Option	57.51	Regular Plan - Growth Option	25.66
Regular Plan - IDCW Option	39.33	IDCW Option	32.15	Regular Plan - IDCW Option	25.66
Direct Plan - Growth Option	50.40	Direct Plan - Growth Option	62.86	Direct Plan - Growth Option	27.46
Direct Plan - IDCW Option	37.73	Direct Plan - IDCW Option	62.86	Direct Plan - IDCW Option	27.46

Union Largecap Fund		Union Midcap Fund		Union Multicap Fund	
Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)
Regular Plan - Growth Option	20.91	Regular Plan - Growth Option	43.53	Regular Plan - Growth Option	14.44
Regular Plan - IDCW Option	20.91	Regular Plan - IDCW Option	43.53	Regular Plan - IDCW Option	14.44
Direct Plan - Growth Option	22.35	Direct Plan - Growth Option	47.29	Direct Plan - Growth Option	15.06
Direct Plan - IDCW Option	22.35	Direct Plan - IDCW Option	47.29	Direct Plan - IDCW Option	15.06

Union Innovation & Opportunities Fund		Union Business Cycle Fund		Union Active Momentum Fund	
Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)
Regular Plan - Growth Option	12.26	Regular Plan - Growth Option	10.03	Regular Plan - Growth Option	7.71
Regular Plan - IDCW Option	12.26	Regular Plan - IDCW Option	10.03	Regular Plan - IDCW Option	7.71
Direct Plan - Growth Option	12.73	Direct Plan - Growth Option	10.31	Direct Plan - Growth Option	7.85
Direct Plan - IDCW Option	12.73	Direct Plan - IDCW Option	10.31	Direct Plan - IDCW Option	7.85

Union Consumption Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	8.34
Regular Plan - IDCW Option	8.34
Direct Plan - Growth Option	8.37
Direct Plan - IDCW Option	8.37

For option wise figures given, wherever the words 'Direct Plan' has not been specifically mentioned, the figures pertain to other than Direct Plan.

Hybrid Schemes

Union Balanced Advantage Fund		Union Equity Savings Fund		Union Arbitrage Fund	
Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)
Regular Plan - Growth Option	18.96	Regular Plan - Growth Option	16.47	Regular Plan - Growth Option	14.6329
Regular Plan - IDCW Option	18.02	Regular Plan - IDCW Option	16.47	Regular Plan - IDCW Option	14.2879
Direct Plan - Growth Option	20.61	Direct Plan - Growth Option	17.18	Direct Plan - Growth Option	15.2109
Direct Plan - IDCW Option	19.66	Direct Plan - IDCW Option	17.18	Direct Plan - IDCW Option	14.8499

Union Aggressive Hybrid Fund		Union Multi Asset Allocation Fund	
Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)
Regular Plan - Growth Option	16.62	Regular Plan - Growth Option	11.22
Regular Plan - IDCW Option	15.81	Regular Plan - IDCW Option	11.22
Direct Plan - Growth Option	17.66	Direct Plan - Growth Option	11.42
Direct Plan - IDCW Option	16.84	Direct Plan - IDCW Option	11.42

Solution Oriented Schemes

Union Retirement Fund		Union Children's Fund	
Plan/ Option	NAV (₹)	Plan/ Option	NAV (₹)
Regular Plan - Growth Option	14.42	Regular Plan - Growth Option	11.06
Regular Plan - IDCW Option	14.42	Regular Plan - IDCW Option	9.62
Direct Plan - Growth Option	15.16	Direct Plan - Growth Option	11.40
Direct Plan - IDCW Option	15.16	Direct Plan - IDCW Option	11.40

Net Asset Value (NAV) of Schemes

(as on 31st March 2026)



Debt & Income Schemes

Union Dynamic Bond Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	22.6144
Regular Plan - IDCW Option	15.0770
Direct Plan - Growth Option	23.9381
Direct Plan - IDCW Option	16.0345

Union Corporate Bond Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	15.6828
Regular Plan - IDCW Option	15.6828
Direct Plan - Growth Option	16.0741
Direct Plan - IDCW Option	16.0741

Union Liquid Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	2623.6988
Regular Plan - Daily IDCW Option	1001.1995
Regular Plan - Weekly IDCW Option	1001.4355
Regular Plan - Fortnightly IDCW Option	1002.3650
Regular Plan - Monthly IDCW Option	1002.0521
Direct Plan - Growth Option	2657.8665
Direct Plan - Daily IDCW Option	1001.1995
Direct Plan - Weekly IDCW Option	1001.2060
Direct Plan - Fortnightly IDCW Option	1002.3783
Direct Plan - Monthly IDCW Option	1002.4603

Union Overnight Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	1407.9201
Regular Plan - Daily IDCW Option	1001.2621
Regular Plan - Monthly IDCW Option	1001.5795
Direct Plan - Growth Option	1417.7129
Direct Plan - Daily IDCW Option	1000.8025
Direct Plan - Monthly IDCW Option	1001.6238
Unclaimed Amounts Plan - IDCW Upto 3 years	1277.2326
Unclaimed Amounts Plan - IDCW Beyond 3 years	1000.0000
Unclaimed Amounts Plan - Redemption Upto 3 years	1277.4119
Unclaimed Amounts Plan - Redemption Beyond 3 years	1000.0000

Union Gilt Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	11.6707
Regular Plan - Half-yearly IDCW Option	11.6707
Regular Plan - Annual IDCW Option	11.6707
Direct Plan - Growth Option	11.8818
Direct Plan - Half-yearly IDCW Option	11.8818
Direct Plan - Annual IDCW Option	11.8818

Union Short Duration Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	10.7085
Regular Plan - IDCW Option	10.7085
Direct Plan - Growth Option	10.7543
Direct Plan - IDCW Option	10.7543

Union Money Market Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	1282.8012
Regular Plan - Daily IDCW Option	1000.1704
Direct Plan - Growth Option	1325.1740
Direct Plan - Monthly IDCW Option	1010.3257

Union Low Duration Fund	
Plan/ Option	NAV (₹)
Growth Option	10.3189
IDCW Option	10.3189
Direct Plan - Growth Option	10.3745
Direct Plan - IDCW Option	10.3745

For option wise figures given, wherever the words 'Direct Plan' has not been specifically mentioned, the figures pertain to other than Direct Plan.

Exchange Traded Scheme

Union Gold ETF	
	NAV (₹)
Union Gold ETF	143.3224

Others - Fund of Fund

Union Gold ETF Fund of Fund	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	16.4364
Regular Plan - IDCW Option	16.4364
Direct Plan - Growth Option	16.4842
Direct Plan - IDCW Option	16.4842

Union Income Plus Arbitrage Active FOF	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	10.1434
Regular Plan - IDCW Option	10.1434
Direct Plan - Growth Option	10.1810
Direct Plan - IDCW Option	10.1810

Union Diversified Equity All Cap Active FOF	
Plan/ Option	NAV (₹)
Regular Plan - Growth Option	8.8997
Regular Plan - IDCW Option	8.8997
Direct Plan - Growth Option	8.9469
Direct Plan - IDCW Option	8.9469

Note: IDCW stands for Income Distribution cum Capital Withdrawal Option (erstwhile Dividend Option)

Funds at a Glance



EQUITY SCHEMES

Scheme Name	Union Flexi Cap Fund	Union Multicap Fund	Union Business Cycle Fund	Union Focused Fund	Union Midcap Fund	Union Large & Midcap Fund	Union Small Cap Fund	Union Innovation & Opportunities Fund	Union Value Fund	Union Largecap Fund	Union ELSS Tax Saver Fund	Union Active Momentum Fund	Union Consumption Fund
Scheme Category	Flexi Cap Fund	Multi Cap Fund	Sectoral/Thematic Fund	Focused Fund	Midcap Fund	Large & Midcap Fund	Small Cap Fund	Sectoral/Thematic Fund	Value Fund	Large Cap Fund	Equity Linked Savings Scheme	Sectoral/Thematic Fund	Sectoral/Thematic Fund
Date of Inception	10-Jun-11	19-Dec-22	05-Mar-24	05-Aug-19	23-Mar-20	06-Dec-19	10-Jun-14	06-Sep-23	05-Dec-18	11-May-17	23-Dec-11	19-Dec-24	22-Dec-25
AUM (₹ Crs) as on March 31, 2026	2,078.58	1,184.05*	456.30	377.78	1,497.77*	832.94*	1,665.52*	972.08*	337.13	402.94	772.09*	389.60	286.44
Benchmark	BSE 500 Index (TRI) ^ ^	Nifty 500 Multicap 50:25:25 Index (TRI) ^ ^	Nifty 500 Index (TRI) ^ ^	BSE 500 Index (TRI) ^ ^	BSE MidCap Index (TRI) ^ ^	NIFTY Large Midcap 250 Index (TRI) ^ ^	BSE SmallCap Index (TRI) ^ ^	Nifty 500 Index (TRI) ^ ^	BSE 500 Index (TRI) ^ ^	BSE 100 Index (TRI) ^ ^	BSE 500 Index (TRI) ^ ^	Nifty 500 Index (TRI) ^ ^	Nifty India Consumption (TRI) ^ ^
Top 5 Holdings - Total	19.76%	12.69%	18.49%	28.18%	16.81%	16.01%	20.83%	20.43%	20.79%	30.45%	21.86%	16.39%	28.15%
Top 10 Holdings - Total	31.47%	23.07%	33.10%	47.99%	28.65%	27.32%	34.91%	35.33%	33.87%	45.47%	33.70%	31.03%	44.98%
No. of Stocks	72	77	55	29	69	71	68	50	60	53	72	35	50
Market Capitalisation	As per the latest Market Capitalisation data provided by AMFI (In line with the applicable SEBI guidelines)												
Large Cap	59.85%	39.24%	51.46%	53.92%	11.38%	45.82%	-	15.20%	53.05%	88.58%	60.55%	27.27%	60.81%
Mid Cap	17.70%	26.12%	19.29%	19.30%	68.53%	38.25%	24.72%	30.27%	19.91%	9.22%	17.42%	30.41%	21.58%
Small Cap	19.31%	31.39%	24.72%	25.75%	18.49%	13.60%	74.34%	51.83%	24.00%	1.07%	21.06%	35.43%	13.97%
Quantitative Indicators													
Std Dev	14.05%	14.79%	-	13.31%	16.54%	14.65%	18.08%	-	13.95%	13.02%	13.85%	-	-
Sharpe Ratio	0.35	0.57	-	0.28	0.66	0.43	0.57	-	0.58	0.17	0.35	-	-
Beta	0.94	0.92	-	0.85	0.93	0.93	0.84	-	0.93	0.93	0.93	-	-
Portfolio Turnover Ratio	0.75	1.10	1.32	0.48	0.92	1.01	0.48	0.53	0.64	0.50	0.67	3.77	-

*The AUM is inclusive of market value of the investments made by Union Diversified Equity All Cap Active FOF in Union Small Cap Fund, Union Large Cap Fund, Union Large & Mid Cap Fund, Union Mid Cap Fund and Union Multicap Fund totalling to ₹ 25.67 crores, ₹ 8.39 crores, ₹ 16.82 crores, ₹ 20.54 crores and ₹ 94.07 crores, respectively.

DEBT SCHEMES

Scheme Name	Union Corporate Bond Fund	Union Dynamic Bond Fund	Union Gilt Fund	Union Money Market Fund	Union Liquid Fund	Union Overnight Fund	Union Short Duration Fund	Union Low Duration Fund
Scheme Category	Corporate Bond Fund	Dynamic Bond Fund	Gilt Fund	Money Market Fund	Liquid Fund	Overnight Fund	Short Duration Fund	Low Duration Fund
Date of Inception	25-May-18	13-Feb-12	08-Aug-22	26-Aug-21	15-Jun-11	27-Mar-19	31-Jan-25	16-Jul-25
AUM (₹ Crs) as on March 31, 2026	545.79*	92.26	90.65*	682.95	5,755.60**	398.33**	97.85	819.91
Benchmark	CRISIL Corporate Debt A-II Index [#]	CRISIL Dynamic Bond A-III Index [#]	CRISIL Dynamic Gilt Index [#]	CRISIL Money Market A-I Index [#]	CRISIL Liquid Debt A-I Index [#]	CRISIL Liquid Overnight Index [#]	CRISIL Short Duration Debt A-II Index [#]	NIFTY Low Duration Debt Index A-I [#]
Quantitative Indicators								
Annualised Yield	7.60%	7.74%	7.85%	7.33%	7.50%	7.13%	7.15%	7.25%
Average/ Residual Maturity	4.66 Years	25.84 Years	32.44 Years	128 Days	64 Days	3.72 Days	2.83 Years	1.06 Years
Macaulay Duration	3.29 Years	9.64 Years	11.55 Years	128 Days	64 Days	3.72 Days	2.36 Years	0.99 Years
Modified Duration	3.09 Years	9.26 Years	11.12 Years	120 Days	59 Days	3.5 Days	2.22 Years	0.93 Years
Asset Class Composition (%)								
Non Convertible Debentures	84.67%	16.21%	Nil	Nil	4.69%	Nil	55.55%	56.50%
Commercial Papers	Nil	Nil	Nil	34.99%	45.03%	Nil	Nil	Nil
Government Securities	7.60%	74.63%	94.43%	Nil	Nil	Nil	9.84%	Nil
Certificate of Deposits	0.90%	2.09%	Nil	51.88%	36.90%	Nil	Nil	18.09%
Treasury Bills	0.05%	0.05%	Nil	7.45%	20.54%	12.53%	Nil	9.07%
Alternative Investment Funds (CDMDF) ^	0.34%	0.35%	Nil	0.08%	0.27%	Nil	1.54%	0.36%
State Development Loans	Nil	Nil	Nil	Nil	1.13%	Nil	Nil	0.61%
Securitized Debt	Nil	Nil	Nil	Nil	Nil	Nil	Nil	2.99%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.43%	6.65%	5.57%	5.60%	-8.55%	87.47%	33.07%	12.37%
Rating Class Composition (%)								
Sovereign	7.66%	74.68%	94.43%	7.45%	21.67%	12.53%	9.84%	9.69%
AAA	79.16%	16.21%	Nil	Nil	4.69%	Nil	55.55%	47.25%
AA+	5.52%	Nil	Nil	Nil	0.00%	Nil	0.00%	12.23%
A1+	0.90%	2.09%	Nil	86.87%	81.92%	Nil	Nil	18.09%
Alternative Investment Funds (CDMDF) ^	0.34%	0.35%	Nil	0.08%	0.27%	Nil	1.54%	0.36%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.43%	6.65%	5.57%	5.60%	-8.55%	87.47%	33.07%	12.37%

^ Corporate Debt Market Development Fund ~ The Scheme invests only in securities with overnight maturity except to the extent of upto 5% of the net assets which can be invested in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions in accordance with Clause 2.6 of the SEBI Master Circular for Mutual Funds dated June 27, 2024. *The AUM is inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Corporate Bond Fund and Union Gilt Fund totalling to ₹ 24.70 crores and ₹ 15.51 crores respectively. **The AUM is inclusive of market value of the investments made by Union Arbitrage Fund in Union Money Market Fund and Union Liquid Fund totalling to ₹ 12.40 crores and ₹ 36.64 crores respectively.

Funds at a Glance



HYBRID SCHEMES

Scheme Name	Union Aggressive Hybrid Fund	Union Balanced Advantage Fund	Union Equity Savings Fund	Union Arbitrage Fund	Union Multi Asset Allocation Fund
Scheme Category	Aggressive Hybrid Fund	Dynamic Asset Allocation or Balanced Advantage Fund	Equity Savings Fund	Arbitrage Fund	Multi Asset Allocation Fund
Date of Inception	18-Dec-20	29-Dec-17	09-Aug-18	20-Feb-19	10-Sep-24
AUM (₹ Crs) as on March 31, 2026	652.00	1,191.64	138.33	241.25*	888.12
Benchmark	CRISIL Hybrid 35+65 Aggressive Index (TRI)*	NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI)***	CRISIL Equity Savings Index (TRI)*	NIFTY 50 Arbitrage Index***	65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 10% Domestic prices of Gold + 5% Domestic Price of Silver***
Quantitative Indicators (Equity Portion of Portfolio)					
Standard Deviation	11.05%	8.25%	4.63%	0.40%	-
Sharpe Ratio	0.34	0.05	0.01	-0.36	-
Beta	1.11	1.08	0.92	0.46	-
Portfolio Turnover Ratio	0.78	2.02	5.67	12.41	1.18
Quantitative Indicators (Fixed Income Portion of Portfolio)					
Portfolio Yield	7.24%	7.11%	6.86%	7.26%	6.59%
Average Maturity (Years)	4.39	3.46	2.55	0.20	2.91
Macaulay Duration (Years)	3.37	2.78	2.16	0.20	2.05
Modified Duration (Years)	3.15	2.58	2.01	0.18	1.91
Asset Class Composition (%)					
Non Convertible Debentures	19.86%	19.14%	17.90%	Nil	3.83%
Government Securities	1.49%	Nil	Nil	2.08%	Nil
Mutual Fund Units	Nil	Nil	Nil	20.33%	Nil
Certificate of Deposits	Nil	1.96%	Nil	Nil	Nil
Treasury Bills	0.85%	0.25%	4.78%	2.17%	1.33%
Real Estate Investment Trust	Nil	Nil	Nil	Nil	Nil
Unhedged Equity	71.71%	59.65%	30.44%	0.00%	57.87%
Hedged Equity (Arbitrage)	Nil	7.19%	36.79%	67.48%	8.23%
Exchange Traded Funds	Nil	Nil	Nil	Nil	20.41%
Non-convertible Preference share	0.02%	0.02%	0.01%	Nil	0.02%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.07%	11.79%	10.08%	8.19%	8.30%
Rating Class Composition - (Fixed Income Portion of Portfolio) (%)					
Sovereign	2.34%	0.25%	4.78%	4.26%	1.33%
AAA	19.86%	19.14%	17.90%	Nil	3.83%
AAA mfs	0.00%	0.00%	0.00%	0.00%	0.00%
A1+	0.00%	1.96%	0.00%	Nil	0.00%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	6.07%	11.79%	10.08%	8.19%	8.30%

*The AUM is inclusive of market value of the investments made by Union Income Plus Arbitrage Active FOF in Union Arbitrage Fund totalling to ₹ 28.54 crores.

EXCHANGE TRADED FUND

Scheme Name	Union Gold ETF
Fund Category	Gold Exchange Traded Fund (ETF)
Date of Inception	18-Feb-25
AUM (₹ Crs) as on March 31, 2026	311.85*
Tracking Error	0.69%
Benchmark	Domestic Prices of Physical Gold
Asset Class Composition (%)	
Gold	97.40%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	2.60%

*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 ₹ 142.34 crores and ₹ 158.34 crores, respectively.

Funds at a Glance



SOLUTION ORIENTED SCHEMES

Scheme Name	Union Retirement Fund	Union Children's Fund
Scheme Category	Retirement Fund	Children's Fund
Date of Inception	22-Sep-22	19-Dec-23
AUM (₹ Crs) as on March 31, 2026	177.42	74.62
Benchmark	BSE 500 Index (TRI) ^ ^	BSE 500 Index (TRI) ^ ^
Top 5 Holdings - Total	19.90%	17.20%
Top 10 Holdings - Total	31.30%	28.40%
No. of Stocks	73	63
Market Capitalisation	As per the latest Market Capitalisation data provided by AMFI (In line with the applicable SEBI guidelines)	
Large Cap	57.24%	36.86%
Mid Cap	16.85%	29.76%
Small Cap	23.86%	29.72%
Quantitative Indicators		
Std Dev	13.53%	-
Sharpe Ratio	0.56	-
Beta	0.91	-
Portfolio Turnover Ratio	0.31	0.49
Exit Load	Nil	

OTHERS - FUND OF FUND

Scheme Name	Union Gold ETF Fund of Fund	Union Income Plus Arbitrage Active FOF	Union Diversified Equity All Cap Active FOF
Fund Category	Gold ETF FOF	Hybrid FOF	Diversified FOF
Date of Inception	28-Feb-25	12-Jun-25	22-Sep-25
AUM (₹ Crs) as on March 31, 2026	157.94	69.96	167.88
Benchmark	Domestic Prices of Physical Gold	60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI ^{***}	BSE 500 TRI ^ ^
Quantitative Indicators			
Annualised Yield	-	7.49%	-
Average / Residual Maturity	-	8.92 Years	-
Macaulay Duration	-	3.80 Years	-
Modified Duration	-	3.63 Years	-
Asset Class Composition (%)			
Exchange Traded Funds	100.25%	Nil	Nil
Mutual Fund Units	Nil	98.29%	98.59%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	-0.25%	1.71%	1.41%

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st March 2026)



Fund Manager	Plan/Option	Date of Inception	Period®	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Flexi Cap Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Mr. Sanjay Bambalkar (since January 25, 2023) and Mr. Vinod Malviya (since November 1, 2024).	Regular-Growth	10-Jun-11	1 Year	-3.96%	9,604	-3.12%	9,688	-6.01%	9,399
			3 Years	11.88%	14,003	12.88%	14,383	8.14%	12,646
			5 Years	10.97%	16,828	11.75%	17,425	9.05%	15,419
			7 Years	12.73%	23,140	12.55%	22,883	10.56%	20,193
			Since Inception	10.71%	45,130	12.14%	54,632	11.14%	47,803
Fund Manager	Plan/Option	Date of Inception	Period®	Union Focused Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Pratik Dharmshi (since January 25, 2024) and Mr. Vinod Malviya (since November 01, 2024).	Regular-Growth	05-Aug-19	1 Year	-0.38%	9,962
3 Years	10.72%	13,572	12.88%				14,383	8.14%	12,646
5 Years	9.92%	16,050	11.75%				17,425	9.05%	15,419
7 Years	13.56%	23,310	14.68%				24,887	11.90%	21,138
Since Inception	13.56%	23,310	14.68%				24,887	11.90%	21,138
Fund Manager	Plan/Option	Date of Inception	Period®	Union Midcap Fund		BSE 150 MidCap Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Gaurav Chopra (since January 25, 2023) and Mr. Pratik Dharmshi (since December 09, 2024).	Regular-Growth	23-Mar-20	1 Year	2.76%	10,276
3 Years	17.94%	16,407	19.59%				17,104	8.14%	12,646
5 Years	15.58%	20,622	16.81%				21,746	9.05%	15,419
7 Years	27.65%	43,530	29.53%				47,542	19.82%	29,720
Since Inception	27.65%	43,530	29.53%				47,542	19.82%	29,720
Fund Manager	Plan/Option	Date of Inception	Period®	Union Large & Midcap Fund		NIFTY LargeMidcap 250 Index (TRI)***		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Vinod Malviya (Since May 02, 2024) and Mr. Pratik Dharmshi (since December 09, 2024).	Regular-Growth	06-Dec-19	1 Year	-1.50%	9,850
3 Years	13.25%	14,524	15.81%				15,533	8.14%	12,646
5 Years	11.96%	17,592	13.95%				19,211	9.05%	15,419
7 Years	14.09%	23,000	16.39%				26,101	10.82%	19,140
Since Inception	14.09%	23,000	16.39%				26,101	10.82%	19,140
Fund Manager	Plan/Option	Date of Inception	Period®	Union Small Cap Fund		BSE 250 SmallCap Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Pratik Dharmshi (since December 09, 2024) and Mr. Gaurav Chopra (since November 01, 2024).	Regular-Growth	10-Jun-14	1 Year	5.84%	10,584
3 Years	17.35%	16,162	16.34%				15,748	8.14%	12,646
5 Years	16.43%	21,395	15.42%				20,484	9.05%	15,419
7 Years	18.34%	32,506	14.87%				26,389	10.56%	20,193
Since Inception	13.64%	45,290	11.99%				38,089	10.51%	32,546
Fund Manager	Plan/Option	Date of Inception	Period®	Union ELSS Tax Saver Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Vinod Malviya (since November 01, 2024) and Mr. Sanjay Bambalkar (since June 7, 2021).	Regular-Growth	23-Dec-11	1 Year	-3.28%	9,672
3 Years	11.77%	13,961	12.88%				14,383	8.14%	12,646
5 Years	11.58%	17,296	11.75%				17,425	9.05%	15,419
7 Years	13.09%	23,660	12.55%				22,883	10.56%	20,193
Since Inception	13.03%	57,510	14.12%				65,916	12.70%	55,135
Fund Manager	Plan/Option	Date of Inception	Period®	Union Value Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Vinod Malviya (since November 01, 2024) and Mr. Gaurav Chopra (since November 01, 2024).	Regular-Growth	05-Dec-18	1 Year	-0.47%	9,953
3 Years	15.06%	15,232	12.88%				14,383	8.14%	12,646
5 Years	13.51%	18,847	11.75%				17,425	9.05%	15,419
7 Years	13.36%	24,055	12.55%				22,883	10.56%	20,193
Since Inception	13.73%	25,660	13.05%				24,546	11.24%	21,821
Fund Manager	Plan/Option	Date of Inception	Period®	Union Largecap Fund		BSE 100 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Pratik Dharmshand (since July 1, 2025) and Mr. Sanjay Bambalkar (since June 7, 2021).	Regular-Growth	11-May-17	1 Year	-5.60%	9,440
3 Years	9.23%	13,033	11.35%				13,807	8.14%	12,646
5 Years	8.91%	15,326	10.91%				16,781	9.05%	15,419
7 Years	9.95%	19,423	11.68%				21,663	10.56%	20,193
Since Inception	8.65%	20,910	11.71%				26,777	11.57%	26,480
Fund Manager	Plan/Option	Date of Inception	Period®	Union Multicap Fund		Nifty 500 Multicap 50:25:25 Index (TRI)***		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Harshad Patwardhan (since November 01, 2024) and Mr. Sanjay Bambalkar (since inception of the fund).	Regular-Growth	19-Dec-22	1 Year	0.21%	10,021
3 Years	15.45%	15,388	15.40%				15,366	8.14%	12,646
Since Inception	11.84%	14,440	11.22%				14,176	5.96%	12,094

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st March 2026)



Fund Manager	Plan/ Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Innovation & Opportunities Fund		Nifty 500 Index (TRI) ^{®®®}		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Gaurav Chopra (since November 01, 2024) and Mr. Sanjay Bembalkar (since inception of the fund).	Regular-Growth	06-Sep-23	1 Year	-1.61%	9,839	-2.88%	9,712	-6.01%	9,399
			Since Inception	8.26%	12,260	7.87%	12,146	4.58%	11,218
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Business Cycle Fund		Nifty 500 Index (TRI) ^{®®®}		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Harshad Patwardhan (since November 01, 2024) and Mr. Pratik Dharmshi (since December 09, 2024).	Regular-Growth	05-Mar-24	1 Year	-2.43%	9,757
Since Inception	0.14%	10,030	1.28%				10,268	-0.02%	9,996
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Active Momentum Fund		Nifty 500 Index TRI ^{®®®}		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Gaurav Chopra (since inception of the fund) and Mr. Sanjay Bembalkar (since inception of the fund)	Regular-Growth	19-Dec-24	1 Year	-6.09%	9,391
Since Inception	-18.39%	7,710	-6.89%				9,127	-6.32%	9,198
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Children's Fund		BSE 500 Index (TRI) ^{^^}		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Gaurav Chopra (Since November 01, 2024), Mr. Vinod Malviya (since November 01, 2024) and Mr. Parijat Agrawal (since inception of the fund).	Regular-Growth	19-Dec-23	1 Year	-1.95%	9,805
Since Inception	4.51%	11,060	3.74%				10,875	1.41%	10,325
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Retirement Fund		BSE 500 Index (TRI) ^{^^}		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Pratik Dharmshi (since December 09, 2024) and Mr. Pratik Vajani (since July 1, 2025)	Regular-Growth	22-Sep-22	1 Year	0.70%	10,070
3 Years	14.59%	15,047	12.88%				14,383	8.14%	12,646
Since Inception	10.95%	14,420	9.33%				13,691	6.94%	12,667
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Balanced Advantage Fund		NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) ^{®®®}		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Sanjay Bembalkar (since January 25, 2023), Mr. Gaurav Chopra (since November 01, 2024), Mr. Parijat Agrawal (since inception of the fund) and Mr. Vishal Thakker (since October 01, 2025).	Regular-Growth	29-Dec-17	1 Year	-1.30%	9,870
3 Years	7.43%	12,398	8.39%				12,734	8.14%	12,646
5 Years	6.36%	13,609	7.99%				14,688	9.05%	15,419
7 Years	8.70%	17,929	9.44%				18,806	10.56%	20,193
Since Inception	8.06%	18,960	9.27%				20,792	10.77%	23,273
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Equity Savings Fund		CRISIL Equity Savings Index (TRI) [*]		CRISIL 10 Year Gilt Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Sanjay Bembalkar (since January 25, 2023), Mr. Gaurav Chopra (since November 01, 2024) and Mr. Parijat Agrawal (since inception of the fund).	Regular-Growth	09-Aug-18	1 Year	1.17%	10,117
3 Years	7.03%	12,261	8.80%				12,879	6.79%	12,178
5 Years	5.85%	13,291	8.25%				14,861	4.95%	12,732
7 Years	6.80%	15,846	9.01%				18,296	6.09%	15,121
Since Inception	6.74%	16,470	8.78%				19,028	6.42%	16,093
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Aggressive Hybrid Fund		CRISIL Hybrid 35+65 - Aggressive Index (TRI) [*]		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Sanjay Bembalkar (since January 25, 2023), Mr. Vinod Malviya (since November 01, 2024) and Mr. Parijat Agrawal (since inception of the fund).	Regular-Growth	18-Dec-20	1 Year	-0.84%	9,916
3 Years	10.78%	13,597	10.73%				13,577	8.14%	12,646
5 Years	9.39%	15,661	9.62%				15,832	9.05%	15,419
Since Inception	10.09%	16,620	10.18%				16,693	9.67%	16,287
Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Multi Asset Allocation Fund		65% NIFTY 50 TRI + 20%NIFTY Composite Debt Index + 10% Domestic prices of Gold + 5% Domestic Prices of Silver ^{®®®}		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Sanjay Bembalkar (since inception), Mr. Vinod Malviya (since November 01, 2024) and Mr. Anindya Sarkar (since inception)	Regular-Growth	10-Sep-24	1 Year	12.31%	11,231
Since Inception	7.69%	11,220	5.61%				10,885	-7.16%	8,910

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st March 2026)



Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Returns	Value [^]	Returns	Value [^]	Returns	Value [^]
Co-managed by Mr. Vishal Thakker and by Mr. Devesh Thacker since inception of the fund.	Regular-Growth	20-Feb-19	1 Year	5.75%	10,575	7.29%	10,729	5.30%	10,530
			3 Years	6.84%	12,195	7.68%	12,484	6.66%	12,134
			5 Years	5.75%	13,227	6.41%	13,641	5.64%	13,156
			7 Years	5.50%	14,542	5.77%	14,808	5.76%	14,796
			Since Inception	5.50%	14,633	5.83%	14,962	5.78%	14,917
Co-managed by Mr. Anindya Sarkar (since November 1, 2018), Mr. Shrenuj Parekh (since July 14, 2023) & Mr. Parijat Agrawal (since inception).	Regular-Growth	25-May-18	1 Year	5.06%	10,506	6.30%	10,630	2.11%	10,211
			3 Years	6.77%	12,171	7.26%	12,340	6.79%	12,178
			5 Years	5.49%	13,064	6.08%	13,432	4.95%	12,732
			7 Years	5.62%	14,660	6.95%	16,001	6.09%	15,121
			Since Inception	5.90%	15,683	7.22%	17,288	6.50%	16,404
Co-managed by Mr. Parijat Agrawal (since inception) & Mr. Devesh Thacker (since June 28, 2018).	Growth	13-Feb-12	1 Year	-1.77%	9,823	3.09%	10,309	2.11%	10,211
			3 Years	4.63%	11,454	6.62%	12,121	6.79%	12,178
			5 Years	3.84%	12,074	5.60%	13,131	4.95%	12,732
			7 Years	5.21%	14,267	7.00%	16,063	6.09%	15,121
			Since Inception	5.94%	22,614	7.81%	28,962	6.47%	24,248
Co-managed by Mr. Devesh Thacker (since inception) & Mr. Parijat Agrawal (since June 18, 2021).	Growth	15-Jun-11	Last 7 Days~	8.57%	10,016	7.95%	10,015	1.51%	10,003
			Last 15 Days~	6.99%	10,028	6.82%	10,027	2.26%	10,009
			Last 30 Days~	5.89%	10,047	5.82%	10,047	2.39%	10,019
			1 Year	6.15%	10,615	6.07%	10,607	5.30%	10,530
			3 Years	6.89%	12,213	6.85%	12,200	6.66%	12,134
			5 Years	5.94%	13,342	5.98%	13,368	5.64%	13,156
			7 Years	5.63%	14,671	5.66%	14,706	5.76%	14,796
			Since Inception	6.73%	26,237	6.89%	26,816	6.57%	25,637
Co-managed by Mr. Parijat Agrawal and Mr. Anindya Sarkar since inception of the fund.	Regular-Growth	08-Aug-22	1 Year	-3.55%	9,645	2.04%	10,204	2.11%	10,211
			3 Years	4.14%	11,294	6.80%	12,180	6.79%	12,178
			Since Inception	4.33%	11,671	7.04%	12,817	6.86%	12,737
Co-managed by Mr. Devesh Thacker and Mr. Parijat Agrawal since inception of the fund.	Regular-Growth	26-Aug-21	Last 7 Days~	8.47%	10,016	10.25%	10,019	1.51%	10,003
			Last 15 Days~	6.24%	10,025	6.69%	10,027	2.26%	10,009
			Last 30 Days~	5.26%	10,042	4.54%	10,037	2.39%	10,019
			1 Year	5.96%	10,596	6.07%	10,607	5.30%	10,530
			3 Years	6.38%	12,037	6.98%	12,245	6.66%	12,134
Since Inception	5.57%	12,828	6.32%	13,254	5.77%	12,940			
Co-managed by Mr. Tarun Singh & Mr. Devesh Thacker since inception of the fund.	Regular-Growth	27-Mar-19	Last 7 Days~	5.77%	10,011	5.58%	10,010	1.51%	10,003
			Last 15 Days~	5.42%	10,022	5.39%	10,022	2.26%	10,009
			Last 30 Days~	5.15%	10,041	5.14%	10,041	2.39%	10,019
			1 Year	5.36%	10,536	5.47%	10,547	5.30%	10,530
			3 Years	6.19%	11,974	6.32%	12,017	6.66%	12,134
			5 Years	5.41%	13,015	5.56%	13,108	5.64%	13,156
			7 Years	4.99%	14,064	5.16%	14,223	5.76%	14,796
Since Inception	5.00%	14,079	5.16%	14,237	5.76%	14,809			
Co-managed by Mr. Anindya Sarkar and Mr. Shrenuj Parekh since inception of the fund	Regular-Growth	31-Jan-25	1 Year	5.60%	10,560	6.16%	10,616	2.11%	10,211
			Since Inception	6.07%	10,709	6.68%	10,780	3.47%	10,404

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st March 2026)



Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Low Duration Fund		NIFTY Low Duration Debt Index A-I		CRISIL 1 Year T-Bill Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Anindya Sarkar (since August 1, 2025) and Mr. Devesh Thacker (since inception of the fund)	Regular-Growth	16-Jul-25	6 Months	4.22%	10,208	5.40%	10,265	3.96%	10,195
			Since Inception	4.51%	10,317	5.44%	10,382	4.09%	10,287

Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark	
				Union Gold ETF Fund of Fund		Domestic Price of Physical Gold	
				Returns	Value ^	Returns	Value ^
Managed by Mr. Vinod Malviya since inception of the fund	Regular-Growth	28-Feb-25	1 Year	57.39%	15,739	64.76%	16,476
			Since Inception	58.09%	16,436	65.15%	17,234

Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark	
				Union Gold ETF		Domestic Price of Physical Gold	
				Returns	Value ^	Returns	Value ^
Managed by Mr. Vinod Malviya since inception of the fund	Regular-Growth	18-Feb-25	1 Year	59.72%	15,972	64.76%	16,476
			Since Inception	59.30%	16,785	62.10%	17,113

Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Income Plus Arbitrage Active FOF		60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI [®]		CRISIL 1 Year T-Bill Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Vishal Thakker (since inception of the fund), Anindya Sarkar (since inception of the fund) and Mr. Shrenuj Parekh (since inception of the fund)	Regular-Growth	12-Jun-25	6 Months	0.93%	10,046	1.47%	10,073	1.97%	10,098
			Since Inception	1.43%	10,115	2.32%	10,185	3.23%	10,258

Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Diversified Equity All Cap Active FOF		BSE 500 Index (TRI) ^ ^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Gaurav Chopra (since inception of the fund) and Mr. Pratik Dharmshi (since inception of the fund)	Regular-Growth	22-Sep-25	6 Months	-7.73%	9,607	-9.62%	9,508	-10.15%	9,480
			Since Inception	-11.00%	9,411	-12.07%	9,352	-12.22%	9,344

Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days)		CRISIL Medium Duration Debt A-III Index [®]		CRISIL 10 Year Gilt Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Mr. Devesh Thacker and Mr. Anindya Sarkar since inception of the fund.	Regular-Growth	29-Mar-23	1 Year	6.00%	10,600	5.41%	10,541	2.11%	10,211
			3 Years	6.74%	12,161	7.01%	12,253	6.79%	12,178
			Since Inception	6.77%	12,177	7.04%	12,271	6.74%	12,168

Performance of Permitted Category FPI Portfolio (Co-managed by Mr. Sanjay Bambalkar & Mr. Pratik Dharmshi)

Fund Manager	Date of Inception	Period [®]	Performance of Category II – FPI Portfolio		Nifty Midsmallcap 400 Index (TRI) [®]		BSE Sensex Index (TRI)	
			Returns	Value ^	Returns	Value ^	Returns	Value ^
			Co-managed by Mr. Sanjay Bambalkar (since January 25, 2023) and Mr. Pratik Dharmshi (since December 9, 2024).	02-Oct-19	1 Year	0.40%	10,040	-0.26%
3 Years	14.98%	15,201			19.59%	17,102	8.14%	12,646
5 Years	12.23%	17,809			17.06%	21,977	9.05%	15,419
Since Inception	16.33%	26,727			20.82%	34,191	11.45%	20,233

Past performance may or may not be sustained in the future. Inception date is October 2, 2019. The performance is not comparable with the performance of the scheme(s) of Union Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to Clause 17.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

For calculation of Permitted Category FPI Portfolio, NAV is converted into INR using currency conversion rate i.e. USD INR rate. (Source: Bloomberg, closing prices)

The performance of Permitted Category FPI Portfolio is benchmarked to the Total Return variant of the Index.

Benchmark return is based on INR value (Source: NSE)

For risk factors and statutory details please see overleaf.

• Mr. Sanjay Bambalkar co-manages 11 schemes for Union Mutual Fund. • Mr. Parijat Agrawal co-manages 9 schemes for Union Mutual Fund. • Mr. Devesh Thacker co-manages 7 schemes for Union Mutual Fund. • Mr. Anindya Sarkar co-manages 7 schemes for Union Mutual Fund. • Mr. Vinod Malviya co-manages 11 schemes for Union Mutual Fund. • Mr. Gaurav Chopra co-manages 9 schemes for Union Mutual Fund. • Mr. Vishal Thakker co-manages 3 schemes for Union Mutual Fund. • Mr. Tarun Singh co-manages 1 scheme for Union Mutual Fund. • Mr. Shrenuj Parekh co-manages 3 schemes for Union Mutual Fund. • Mr. Harshad Patwardhan co-manages 2 schemes for Union Mutual Fund. • Mr. Pratik Dharmshi co-manages 8 schemes for Union Mutual Fund. • Mr. Pratik Vajani co-manages 1 scheme for Union Mutual Fund.

Note: The AMC has commenced the activity of providing Management and Advisory Services to such categories of Foreign Portfolio Investors as specified by SEBI through Fund Manager managing the schemes of Union Mutual Fund (Currently Mr. Sanjay Bambalkar & Mr. Pratik Dharmshi). Refer notice cum addendum dated October 4, 2019 available on the AMC's website. The performance disclosure for this activity is subject to the requirements as prescribed in SEBI (Mutual Funds) Regulations, 1996 and circulars thereunder, and has been provided herein above.

For further notes, refer page no. 50.

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st March 2026)



Name and type of the Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days) (A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> Regular income over the tenure of the Scheme Investment in Debt and Money Market Instruments. 	<p>The risk of the scheme is low risk</p>	<p>The risk of the CRISIL Medium Duration Debt A-III Index* (Benchmark) is moderate risk</p>

*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 the portfolios for the month ended March 31, 2026.

Potential Risk Class Matrix ("PRC Matrix") of Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days)

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	

SIP

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Systematic Investment Plan (SIP) is a facility to invest fixed amounts in a scheme at regular intervals by submitting a one-time application form.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

SIP Performance

(SIP Returns as on March 31, 2026 if you had invested ₹ 10,000 every month)^{SSSS}



Period [®]	Amount (₹)				Annualised Returns (%)		
	Investment	Union Flexi Cap Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Flexi Cap Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,07,652	1,08,004	1,06,583	-21.57%	-20.98%	-23.34%
3 Years	3,60,000	3,56,552	3,62,394	3,50,998	-0.66%	0.46%	-1.73%
5 Years	6,00,000	6,92,936	7,13,050	6,68,561	5.89%	7.06%	4.42%
7 Years	8,40,000	12,24,586	12,64,041	11,41,208	10.82%	11.73%	8.81%
Since Inception (10th June 2011)	17,80,000	43,95,953	49,43,342	43,62,905	12.28%	12.83%	11.34%

Period [®]	Investment	Union ELSS Tax Saver Fund		BSE 500 Index (TRI) ^{^^}		BSE Sensex Index (TRI) [§]	
		Union ELSS Tax Saver Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union ELSS Tax Saver Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,07,961	1,08,004	1,06,583	-21.05%	-20.98%	-23.34%
3 Years	3,60,000	3,58,423	3,62,394	3,50,998	-0.30%	0.46%	-1.73%
5 Years	6,00,000	7,00,758	7,13,050	6,68,561	6.35%	7.06%	4.42%
7 Years	8,40,000	12,45,721	12,64,041	11,41,208	11.31%	11.73%	8.81%
Since Inception (23rd December 2011)	17,20,000	42,01,608	45,93,689	40,61,058	11.72%	12.83%	11.29%

Period [®]	Investment	Union Small Cap Fund		BSE 250 SmallCap Index (TRI) ^{^^}		BSE Sensex Index (TRI) [§]	
		Union Small Cap Fund	BSE 250 SmallCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Small Cap Fund	BSE 250 SmallCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,13,704	1,04,011	1,06,583	-11.24%	-27.55%	-23.34%
3 Years	3,60,000	3,76,072	3,44,572	3,50,998	3.02%	-2.98%	-1.73%
5 Years	6,00,000	7,64,490	7,24,585	6,68,561	9.94%	7.72%	4.42%
7 Years	8,40,000	15,23,690	14,40,068	11,41,208	17.07%	15.46%	8.81%
Since Inception (10th June 2014)	14,20,000	35,40,325	32,13,629	27,20,613	14.70%	13.20%	10.59%

Period [®]	Investment	Union Largecap Fund		BSE 100 Index (TRI) ^{^^}		BSE Sensex Index (TRI) [§]	
		Union Largecap Fund	BSE 100 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Largecap Fund	BSE 100 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,07,923	1,08,096	1,06,583	-21.11%	-20.83%	-23.34%
3 Years	3,60,000	3,50,882	3,62,488	3,50,998	-1.75%	0.47%	-1.73%
5 Years	6,00,000	6,65,993	7,04,221	6,68,561	4.26%	6.55%	4.42%
7 Years	8,40,000	11,27,021	12,23,228	11,41,208	8.45%	10.79%	8.81%
Since Inception (11th May 2017)	10,70,000	15,91,124	17,70,845	16,67,442	8.81%	11.15%	9.84%

Period [®]	Investment	Union Value Fund		BSE 500 Index (TRI) ^{^^}		BSE Sensex Index (TRI) [§]	
		Union Value Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Value Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,09,978	1,08,004	1,06,583	-17.65%	-20.98%	-23.34%
3 Years	3,60,000	3,71,771	3,62,394	3,50,998	2.22%	0.46%	-1.73%
5 Years	6,00,000	7,49,225	7,13,050	6,68,561	9.10%	7.06%	4.42%
7 Years	8,40,000	13,35,858	12,64,041	11,41,208	13.31%	11.73%	8.81%
Since Inception (5th December 2018)	8,80,000	14,36,289	13,60,388	12,26,508	13.36%	11.89%	9.08%

Period [®]	Investment	Union Focused Fund		BSE 500 Index (TRI) ^{^^}		BSE Sensex Index (TRI) [§]	
		Union Focused Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Focused Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,11,529	1,08,004	1,06,583	-15.00%	-20.98%	-23.34%
3 Years	3,60,000	3,63,387	3,62,394	3,50,998	0.64%	0.46%	-1.73%
5 Years	6,00,000	6,87,546	7,13,050	6,68,561	5.56%	7.06%	4.42%
Since Inception (5th August 2019)	8,00,000	11,04,229	11,71,401	10,61,076	9.75%	11.53%	8.55%

Period [®]	Investment	Union Large & Midcap Fund		NIFTY LargeMidcap 250 Index (TRI) ^{@@@}		BSE Sensex Index (TRI) [§]	
		Union Large & Midcap Fund	NIFTY LargeMidcap 250 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]	Union Large & Midcap Fund	NIFTY LargeMidcap 250 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,09,333	1,09,006	1,06,583	-18.75%	-19.30%	-23.34%
3 Years	3,60,000	3,64,649	3,72,664	3,50,998	0.88%	2.39%	-1.73%
5 Years	6,00,000	7,12,364	7,54,945	6,68,561	7.02%	9.42%	4.42%
Since Inception (6th December 2019)	7,60,000	10,70,964	11,68,710	9,82,005	10.96%	13.75%	8.19%

Period [®]	Investment	Union Midcap Fund		BSE 150 MidCap Index (TRI) ^{^^}		BSE Sensex Index (TRI) [§]	
		Union Midcap Fund	BSE 150 MidCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Midcap Fund	BSE 150 MidCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,11,299	1,09,075	1,06,583	-15.40%	-19.18%	-23.34%
3 Years	3,60,000	3,83,379	3,77,485	3,50,998	4.36%	3.28%	-1.73%
5 Years	6,00,000	7,77,274	7,99,822	6,68,561	10.62%	11.81%	4.42%
Since Inception (23rd March 2020)	7,30,000	11,51,566	12,00,917	9,24,028	15.22%	16.63%	7.85%

Period [®]	Investment	Union Balanced Advantage Fund		NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) ^{@@@}		BSE Sensex Index (TRI) [§]	
		Union Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]	Union Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,12,883	1,13,793	1,06,583	-12.67%	-11.08%	-23.34%
3 Years	3,60,000	3,66,051	3,73,690	3,50,998	1.15%	2.58%	-1.73%
5 Years	6,00,000	6,71,971	6,91,494	6,68,561	4.62%	5.80%	4.42%
7 Years	8,40,000	10,68,195	11,10,714	11,41,208	6.91%	8.03%	8.81%
Since Inception (29th December 2017)	10,00,000	13,67,875	14,32,900	14,93,320	7.49%	8.59%	9.56%

SIP Performance

(SIP Returns as on March 31, 2026 if you had invested ₹ 10,000 every month)^{SSSS}



Period [®]	Amount (₹)				Annualised Returns (%)		
	Investment	Union Equity Savings Fund	CRISIL Equity Savings Index (TRI) [®]	CRISIL 10 Year Gilt Index ^²	Union Equity Savings Fund	CRISIL Equity Savings Index (TRI) [®]	CRISIL 10 Year Gilt Index ^²
1 Year	1,20,000	1,17,266	1,18,130	1,19,041	-4.94%	-3.39%	-1.74%
3 Years	3,60,000	3,75,647	3,87,686	3,87,202	2.94%	5.15%	5.06%
5 Years	6,00,000	6,76,231	7,12,512	6,88,629	4.88%	7.03%	5.63%
7 Years	8,40,000	10,33,730	11,22,606	10,10,740	5.97%	8.33%	5.33%
Since Inception (9th August 2018)	9,20,000	11,63,478	12,74,303	11,35,644	6.14%	8.50%	5.51%

Period [®]	Investment	Union Aggressive Hybrid Fund	CRISIL Hybrid 35 + 65 - Aggressive Index (TRI) [®]	BSE Sensex Index (TRI) ^³	Union Aggressive Hybrid Fund	CRISIL Hybrid 35 + 65 - Aggressive Index (TRI) [®]	BSE Sensex Index (TRI) ^³
1 Year	1,20,000	1,11,325	1,12,632	1,06,583	-15.35%	-13.10%	-23.34%
3 Years	3,60,000	3,68,476	3,74,220	3,50,998	1.60%	2.67%	-1.73%
5 Years	6,00,000	6,95,324	7,09,302	6,68,561	6.03%	6.84%	4.42%
Since Inception (18th December 2020)	6,40,000	7,59,918	7,74,427	7,32,075	6.57%	7.29%	5.13%

Period [®]	Investment	Union Retirement Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) ^³	Union Retirement Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) ^³
1 Year	1,20,000	1,11,522	1,08,004	1,06,583	-15.02%	-20.98%	-23.34%
3 Years	3,60,000	3,75,348	3,62,394	3,50,998	2.88%	0.46%	-1.73%
Since Inception (22nd September 2022)	4,30,000	4,77,899	4,59,745	4,38,334	6.11%	3.85%	1.10%

Period [®]	Investment	Union Multicap Fund	Nifty 500 Multicap 50:25:25 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) ^³	Union Multicap Fund	Nifty 500 Multicap 50:25:25 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) ^³
1 Year	1,20,000	1,10,666	1,07,773	1,06,583	-16.48%	-21.36%	-23.34%
3 Years	3,60,000	3,72,336	3,65,133	3,50,998	2.32%	0.97%	-1.73%
Since Inception (19th December 2022)	4,00,000	4,32,881	4,25,256	4,01,136	4.91%	3.80%	0.17%

Period [®]	Investment	Union Innovation & Opportunities Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) ^³	Union Innovation & Opportunities Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) ^³
1 Year	1,20,000	1,07,637	1,08,089	1,06,583	-21.59%	-20.84%	-23.34%
Since Inception (6th September 2023)	3,10,000	3,01,670	2,99,114	2,92,935	-2.17%	-2.84%	-4.48%

Period [®]	Investment	Union Children's Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) ^³	Union Children's Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) ^³
1 Year	1,20,000	1,08,491	1,08,004	1,06,583	-20.16%	-20.98%	-23.34%
Since Inception (19 December 2023)	2,80,000	2,65,656	2,62,085	2,59,141	-4.61%	-5.78%	-6.75%

Period [®]	Investment	Union Business Cycle Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) ^³	Union Business Cycle Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) ^³
1 Year	1,20,000	1,09,041	1,08,089	1,06,583	-19.24%	-20.84%	-23.34%
Since Inception (5th March 2024)	2,50,000	2,29,148	2,31,053	2,28,496	-8.48%	-7.69%	-8.75%

Period [®]	Investment	Union Multi Asset Allocation Fund	65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 10% Domestic prices of Gold + 5% Domestic Prices of Silver ^{@@@}	BSE Sensex (TRI) ^³	Union Multi Asset Allocation Fund	65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 10% Domestic prices of Gold + 5% Domestic Prices of Silver ^{@@@}	BSE Sensex (TRI) ^³
1 Year	1,20,000	1,20,499	1,17,503	1,06,583	0.91%	-4.51%	-23.34%
Since Inception (10th September 2024)	1,90,000	1,99,836	1,94,299	1,71,618	6.91%	3.02%	-12.94%

Period [®]	Investment	Union Active Momentum Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) ^³	Union Active Momentum Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) ^³
1 Year	1,20,000	1,09,041	1,08,089	1,06,583	-18.89%	-20.84%	-23.34%
Since Inception (19th December 2024)	2,50,000	2,29,148	2,31,053	2,28,496	-8.48%	-7.69%	-8.75%

@In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

SSSSMonthly SIP amount is assumed to be ₹ 10,000. SIP date is assumed as the last working day of the month.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Returns shown above are for Regular Plan - Growth Options. Different Plans have a different expense structure.

Returns for more than 1 year period are Compounded Annual Growth Rate (CAGR).

For SIP CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return)

Performance of the IDCW Option for the investor would be net of Statutory Levy, if any, applicable.

The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan.

Investors may please note that they will be bearing the recurring expenses of the fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.

Standard benchmark prescribed as per the applicable circular by SEBI.

~ Annualised Returns

The performance of the Schemes have been benchmarked to the Total Return variant of the Index (TRI).

For the schemes in existence for less than 6 months, the past performance details have not been provided.

SIP Performance of Equity, Hybrid and Solution Oriented Schemes which have completed one year SIP period have been given above.

^ Based on standard investment of ₹ 10,000 made in the beginning of the relevant period.

For details of performance of other Schemes managed by the Fund Manager refer Page no - 43 - 46.

Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of the portfolios for the month ended March 31, 2026.

Scheme Details - Equity Schemes



Attribute	Union Flexi Cap Fund	Union Multicap Fund	Union Business Cycle Fund	Union Focused Fund	Union Midcap Fund	Union Large & Midcap Fund	Union Small Cap Fund	Union Innovation & Opportunities Fund	Union Value Fund	Union Largecap Fund	Union Active Momentum Fund	Union Consumption Fund	Union ELSS Tax Saver Fund
Minimum Application/ Switch-in Amount	₹ 1,000 & in multiples of ₹ 1 thereafter												₹ 500 & in multiples of ₹ 500 thereafter
Minimum Additional Amount	₹ 1,000 & in multiples of ₹ 1 thereafter												₹ 500 & in multiples of ₹ 500 thereafter
Minimum Redemption/ Switch-out Amt	₹ 1,000 & in multiples of ₹ 1 thereafter												₹ 500
Systematic Investment Plan (SIP) Available	Yes												
SIP Frequency	Daily, Weekly, Fortnightly, Monthly												
Minimum SIP Amount - Daily	₹ 100 & in multiples of ₹ 1 thereafter												₹ 500 & in multiples of ₹ 500 thereafter
Minimum SIP Amount - Weekly	₹ 500 & in multiples of ₹ 1 thereafter												₹ 500 & in multiples of ₹ 500 thereafter
Minimum SIP Amount - Fortnightly	₹ 500 & in multiples of ₹ 1 thereafter												₹ 500 & in multiples of ₹ 500 thereafter
Minimum SIP Amount - Monthly	₹ 500 & in multiples of ₹ 1 thereafter												₹ 500 & in multiples of ₹ 500 thereafter
SIP (Min. No. of installments)	Daily, Weekly, Fortnightly, Monthly - 6 installments												
SIP Cycle Date	Any Date												
SIP Top-up Facility Available	Yes												
Minimum Top Up Amount	₹ 100 & in multiples of ₹ 100 thereafter												₹ 500 & in multiples of ₹ 500 thereafter
Systematic Transfer Plan (STP) Available	Yes												
Minimum STP Amount	₹ 100 & in multiples of ₹ 1 thereafter												₹ 500 & in multiples of ₹ 1 thereafter
STP (Min. No. of installments)	6												
STP Frequency	Daily, Weekly, Fortnightly, Monthly, Quarterly & Half Yearly												
STP Cycle Day/ Date	Daily for Daily Frequency, Monday to Friday for Weekly Frequency, Every Alternate Wednesday for Fortnightly Frequency and any date of the month for Monthly, Quarterly and Half Yearly Frequency												
STP Intello Facility Available	Yes For more details about the facility, please refer the application form for the said facility available on our website www.unionmf.com .												
Systematic Withdrawal Plan (SWP) Available	Yes												
Minimum SWP Amount	₹ 500 & in multiples of ₹ 1 thereafter												
SWP (Min. No. of installments)	6												
SWP Cycle Day/ Date	Daily for Daily Frequency and any date of the month for Monthly, Quarterly, Half Yearly and Yearly Frequency												
SWP Frequency	Daily, Monthly, Quarterly, Half Yearly & Yearly												

Please refer page no. 53 for notes.

Scheme Details - Debt Schemes



Attribute	Union Corporate Bond Fund	Union Dynamic Bond Fund	Union Gilt Fund	Union Short Duration Fund	Union Low Duration Fund	Union Money Market Fund	Union Liquid Fund	Union Overnight Fund
Minimum Application/ Switch-in Amount	₹ 1,000 & in multiples of ₹ 1 thereafter					₹ 5,000 & in multiples of ₹ 1 thereafter		
Minimum Additional Amount	₹ 1,000 & in multiples of ₹ 1 thereafter							
Minimum Redemption/ Switch-out Amt	₹ 1,000 & in multiples of ₹ 1 thereafter							
SIP Available	Yes							
SIP Frequency	Daily, Weekly, Fortnightly & Monthly					Weekly, Fortnightly & Monthly		
Minimum SIP Amount - Daily*	₹ 100 & in multiples of ₹ 1 thereafter							
Minimum SIP Amount - Weekly	₹ 500 & in multiples of ₹ 1 thereafter							
Minimum SIP Amount - Fortnightly	₹ 500 & in multiples of ₹ 1 thereafter							
Minimum SIP Amount - Monthly	₹ 500 & in multiples of ₹ 1 thereafter							
SIP (Min. No. of installments)	Daily, Weekly, Fortnightly, Monthly - 6 installments							
SIP Cycle Date	Any Date							
SIP Top-up Facility Available	Yes							
Minimum Top Up Amount	₹ 100 & in multiples of ₹ 100 thereafter							
STP Available	Yes							
Minimum STP Amount	₹ 100 & in multiples of ₹ 1 thereafter							
STP (Min. No. of installments)	6							
STP Frequency	Daily, Weekly, Fortnightly, Monthly, Quarterly & Half Yearly							
STP Cycle Day/ Date	Daily for Daily Frequency, Monday to Friday for Weekly Frequency, Every Alternate Wednesday for Fortnightly Frequency and any date of the month for Monthly, Quarterly and Half Yearly Frequency							
STP Intello Facility Available	Yes For more details about the facility, please refer the application form for the said facility available on our website www.unionmf.com .							
SWP Available	Yes							
Minimum SWP Amount	₹ 500 & in multiples of ₹ 1 thereafter							
SWP (Min. No. of installments)	6							
SWP Cycle Day/ Date	Daily for Daily Frequency and any date of the month for Monthly, Quarterly, Half Yearly and Yearly Frequency							
SWP Frequency	Daily, Monthly, Quarterly, Half Yearly & Yearly							

*Daily SIP Frequency is not available for Union Money Market Fund, Union Liquid Fund & Union Overnight Fund.
Please refer page no. 53 for notes.

Scheme Details - Hybrid & Solution Oriented & Other Schemes



Attribute	Union Aggressive Hybrid Fund	Union Balanced Advantage Fund	Union Equity Savings Fund	Union Arbitrage Fund	Union Retirement Fund	Union Children's Fund	Union Multi Asset Allocation Fund	Union Income Plus Arbitrage Active FOF	Union Diversified Equity All Cap Active FOF	Union Gold ETF Fund of Fund
Minimum Application/ Switch-in Amount	₹ 1,000 & in multiples of ₹ 1 thereafter									
Minimum Additional Amount	₹ 1,000 & in multiples of ₹ 1 thereafter									
Minimum Redemption/ Switch-out Amt	₹ 1,000 & in multiples of ₹ 1 thereafter									The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request.
SIP Available	Yes									
SIP Frequency	Daily, Weekly, Fortnightly & Monthly									
Minimum SIP Amount - Daily	₹ 100 & in multiples of ₹ 1 thereafter									
Minimum SIP Amount - Weekly	₹ 500 & in multiples of ₹ 1 thereafter									
Minimum SIP Amount - Fortnightly	₹ 500 & in multiples of ₹ 1 thereafter									
Minimum SIP Amount - Monthly	₹ 500 & in multiples of ₹ 1 thereafter									
SIP (Min. No. of installments)	Daily, Weekly, Fortnightly, Monthly - 6 installments									
SIP Cycle Date	Any Date									
SIP Top-up Facility Available	Yes									
Minimum Top Up Amount	₹ 100 & in multiples of ₹ 100 thereafter									
STP Available	Yes									
Minimum STP Amount	₹ 100 & in multiples of ₹ 1 thereafter									
STP (Min. No. of installments)	6									
STP Frequency	Daily, Weekly, Fortnightly, Monthly, Quarterly & Half Yearly									
STP Cycle Day/ Date	Daily for Daily Frequency, Monday to Friday for Weekly Frequency, Every Alternate Wednesday for Fortnightly Frequency and any date of the month for Monthly, Quarterly and Half Yearly Frequency									
STP Intello Facility Available	Yes For more details about the facility, please refer the application form for the said facility available on our website www.unionmf.com .									
SWP Available	Yes									
Minimum SWP Amount	₹ 500 & in multiples of ₹ 1 thereafter									
SWP (Min. No. of installments)	6									
SWP Cycle Day/ Date	Daily for Daily Frequency and any date of the month for Monthly, Quarterly, Half Yearly and Yearly Frequency									
SWP Frequency	Daily, Monthly, Quarterly, Half Yearly & Yearly									

PLANS (ACROSS A COMMON PORTFOLIO):

Union Flexi Cap Fund/ Union ELSS Tax Saver Fund/ Union Dynamic Bond Fund/ Union Liquid Fund:

• Direct Plan for investors who purchase units directly with Union Mutual Fund. • Investors who purchase units through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

All Other Schemes⁵:

• Direct Plan for investors who purchase units directly with Union Mutual Fund. • Regular Plan for investors who purchase units through a Distributor.

⁵A separate plan viz. 'Unclaimed Amounts Plan' has been introduced under Union Overnight Fund for the limited purpose of deployment of unclaimed redemption and unclaimed dividend amount only. Hence, units under the said plan shall not be available for subscription by investors. Please refer addendum dated December 22, 2021, available on our website for more details. The options available under this Plan are Redemption: Upto 3 years, Redemption: Beyond 3 years, IDCW: Upto 3 years and IDCW: Beyond 3 years.

OPTIONS (UNDER EACH OF THE PLANS):

Union ELSS Tax Saver Fund/ Union Retirement Fund/ Union Children's Fund: • Growth • Payout of IDCW Option

All Other Schemes: • Growth • Reinvestment of IDCW Option, Payout of IDCW Option and Transfer of IDCW Plan.

DEFAULT OPTION/FACILITY:

Union ELSS Tax Saver Fund/ Union Retirement Fund/ Union Children's Fund: Option: Growth

Union Liquid Fund/ Union Overnight Fund/ Union Money Market Fund: Option: Growth, Facility under IDCW Option: Reinvestment of IDCW with monthly Frequency

All Other Schemes: Option: Growth, Facility under IDCW Option: Reinvestment of IDCW

NOTES:

1. Default SIP day/date would be Wednesday for weekly frequency and 1st and 15th of the month for Fortnightly Frequency and 8th of every month for Monthly Frequency.
2. If the date selected for STP, SWP or SIP falls on a non-business day, then the transaction shall be effected on the next business day of the scheme.
3. Units marked under Lien, Pledge or Lock-in Period shall not be eligible for Redemption, Switch Out, STP & SWP.
4. The minimum application amount given above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of Clause 6.10 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time. Please refer the respective Scheme Information Documents for complete details in this regards.

Income Distribution cum Capital Withdrawal (IDCW) History



Union Flexi Cap Fund			
IDCW History - Other than Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
28 September 2017	10.00	14.10	1.00
22 March 2018	10.00	13.46	1.00
5 February 2019	10.00	12.63	1.00
IDCW History - Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
22 March 2018	10.00	18.89	1.50
5 February 2019	10.00	17.72	0.90

Union Small Cap Fund			
IDCW History - Regular Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
28 September 2017	10.00	14.65	1.00
22 March 2018	10.00	14.78	1.00
IDCW History - Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
28 September 2017	10.00	15.09	1.00
22 March 2018	10.00	15.31	3.00

Union ELSS Tax Saver Fund			
IDCW History - Other than Direct Plan IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
28 September 2017	10.00	15.06	1.00
22 March 2018	10.00	14.51	1.00
5 February 2019	10.00	13.64	0.70

Union Arbitrage Fund			
IDCW History - Regular Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
11 November 2019	10.00	10.4581	0.100
17 March 2020	10.00	10.6671	0.15
IDCW History - Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
11 November 2019	10.00	10.4991	0.100
17 March 2020	10.00	10.6075	0.150

Union Balanced Advantage Fund			
IDCW History - Regular Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
29 December 2025	10.00	20.05	0.17
28 January 2026	10.00	19.59	0.17
26 February 2026	10.00	19.88	0.17
IDCW History - Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
29 December 2025	10.00	21.77	0.17
28 January 2026	10.00	21.3	0.17
26 February 2026	10.00	21.65	0.17

Union Aggressive Hybrid Fund			
IDCW History - Regular Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
29 December 2025	10.00	17.88	0.15
28 January 2026	10.00	17.39	0.15
26 February 2026	10.00	17.63	0.15
IDCW History - Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
29 December 2025	10.00	18.97	0.15
28 January 2026	10.00	18.48	0.15
26 February 2026	10.00	18.75	0.15

Union Dynamic Bond Fund			
IDCW History - Other than Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
18 January 2017	10.00	13.1717	2.00
28 September 2017	10.00	11.2903	0.50
5 February 2019	10.00	11.1286	0.80
IDCW History - Direct Plan - IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
18 January 2017	10.00	13.6002	2.00
28 September 2017	10.00	11.7854	0.50
5 February 2019	10.00	11.6859	0.90

Union Liquid Fund			
IDCW History - Other than Direct Plan - Monthly IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
27 January 2026	1000	1005.5115	4.890027
25 February 2026	1000	1005.7324	5.118707
25 March 2026	1000	1004.6427	4.062092
IDCW History - Direct Plan - Monthly IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
27 January 2026	1000	1005.993	4.980617
25 February 2026	1000	1006.2022	5.197741
25 March 2026	1000	1005.1112	4.14017

Union Overnight Fund			
IDCW History - Regular Plan - Monthly IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
27 January 2026	1000	1005.1433	4.521498
25 February 2026	1000	1004.343	3.712967
25 March 2026	1000	1004.4256	3.809692
IDCW History - Direct Plan - Monthly IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
27 January 2026	1000	1005.2535	4.615232
25 February 2026	1000	1004.4231	3.776238
25 March 2026	1000	1004.5193	3.88759

Union Money Market Fund			
IDCW History - Regular Plan - Monthly IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
26 December 2025	1000	1002.283	1.260000
27 January 2026	1000	1005.0335	3.703186
26 March 2026	1000	1000.0790	0.493000
IDCW History - Direct Plan - Monthly IDCW Option			
Record Date	Face Value (₹) / unit	NAV (₹) / unit	IDCW (₹) / unit
27 January 2026	1000	1013.2217	4.228597
25 February 2026	1000	1014.2098	5.284165
26 March 2026	1000	1012.6635	4.001663

^^^ Past Performance may or may not be sustained in future. IDCW is declared on the face value per unit. IDCW figure provided in the table above is before considering statutory levy applicable, if any. After payment of IDCW, the per unit NAV of the IDCW Option of the scheme falls to the extent of the pay out of IDCW and statutory levy if any.

Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP

SIP or Systematic Investment Plan works on the principle of making periodic investments of a fixed sum. It works similar to a Recurring Bank Deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment.

For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load.

For instance, if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Macaulay Duration

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

Tracking Error

Tracking Error is the standard deviation of daily return differences, between the underlying index or goods and the NAV of the ETF/ Index Fund.

Tracking Difference

Tracking Difference is the annualized difference of daily returns between the index or goods and the NAV of the ETF/ Index Fund between the portfolio and the benchmark.

AUM

AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



1800 2002 268/1800 5722 268 / 022-67483333



investorcare@unionmf.com



www.unionmf.com

Risk Factors, Statutory Details and Disclaimers

@@@Benchmark NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I Index/ Nifty India Consumption Index disclaimer: The "Product" offered by "the issuer" is not sponsored, endorsed, sold or promoted by NSE Indices Limited (formerly known as India Index Services & Products Limited). NSE Indices Limited does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Product" or any member of the public regarding the advisability of investing in securities generally or in the "the Product" linked to NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I Index/ Nifty India Consumption Index or particularly in the ability of the NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I Index/ Nifty India Consumption Index, to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I/ Nifty India Consumption Index in the Scheme Information Document.

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Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of the portfolios for the month ended March 31, 2026.

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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 Daiichi Life Group, 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 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com

Our Presence

- 
- Ahmedabad** : Union Asset Management Co Pvt Ltd, 602, 6th Floor, Majestic, Opp. Law Garden BRTS Station, Panchvati Cross Road, Ahmedabad - 380006. Office: 079-40041474
 - Bangalore** : Union Asset Management Co Pvt Ltd, Unit No. 206, Prestige Meridian -II, No. 30, M.G Road, Bengaluru - 560 001. Phone (+91) 7208945531
 - Bhubaneswar** : GBP Business Center, Unit 103-D, 191/A, Kharavela Nagar, Unit 3, Odisha, Bhubaneshwar - 751001. Office: 0674-3514622
 - Chandigarh** : Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin no. - 202, 2nd Floor, Sector 17 - C, Chandigarh - 160 017. Office: 0172 2710096
 - Chennai** : Union Asset Management Co Pvt Ltd, 206, 2nd floor, Challa mall, 11 & 11A, Sir Theagaraya Road, T. Nagar, Chennai - 600017. Office: 044 28520103 ; Fax: 044 28520104
 - Guwahati** : Ganpati Enclave, Ground floor, GS Road, Opposite Bora Service Station, Ullubari, Guwahati - 781 007. Office: 0361-3501597
 - Hyderabad** : Union Asset Management Co Pvt Ltd, 6-3-1085/D/501/A, 5th Floor, Dega Towers, Raj Bhavan Road, Somajiguda, Hyderabad - 500082. Office: 040-27767002
 - Indore** : Union Asset Management Co Pvt Ltd, 320, Milinda Manor, 3rd Floor, 2, RNT Marg, Opposite Central Mall, Indore - 452001. Office: (0731) 420-0908
 - Jaipur** : Union Asset Management Co Pvt Ltd, Office No. 713-714, 7th Floor, Ambition Tower, Plot No. D-46 B, Malan Ka Choraha, Subhash Marg, C-Scheme, Jaipur - 302001. Office: + 91 141 2368303; F: + 91 141 2368303
 - Kanpur** : Office no. 211, 2nd Floor, Kan-chamber, 14/113, Civil Lines, Kanpur - 208 001. Office: 0512-7131742
 - Kochi** : Union Asset Management Co Pvt Ltd, M/s. Mayur Business Centre, Pulleppady Jn., Chittoor Road, Ernakulam, Ernakulam Village Kochi, PIN: 682 035. Office: 0484 2367112
 - Kolkata** : Union Asset Management Co Pvt Ltd, 32, Chowringhee Road, OM Tower, 4th Floor, Room No. 401, Kolkata - 700071. Office: (033) 40605673
 - Lucknow** : Union Asset Management Co Pvt Ltd, 208, 2nd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001. Office: 0522-4102643 / 0522-4106406
 - Mumbai (Registered Office)** : Union Asset Management Co Pvt Ltd, Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059. Office: 022 67483300; Fax: 022 67483402
 - Mumbai** : Union Asset Management Co Pvt Ltd, 301, Janmabhoomi Bhavan, Janmabhoomi Marg, Fort, Mumbai - 400001. Office (022) 69884900
 - Nagpur** : Union Asset Management Co Pvt Ltd, Fortune Business Centre, 6, Vasant - Vihar, 1st Floor, W.H.C. Road, Shankar Nagar, Nagpur - 440 010. Office: 0712 6627899
 - New Delhi** : Union Asset Management Co Pvt Ltd, A Wing, Ground Floor, 27 Statesman House, 148 Barakhamba Road, New Delhi - 110001. Office: 011 43612652/54
 - Pune** : Union Asset Management Co Pvt Ltd, Office No. 04, 3rd Floor, Aditya Centegra, Final Plot No. 314, CTS No. 930, Shivaji Nagar, F C Road, Pune - 411005. Office: 020-25511629
 - Raipur** : Union Asset Management Co Pvt Ltd, 36/127 T. D., 3rd Floor, D.M. Plaza, Chota Para (Pt Bagwati Charan Shukla Ward No. 36), Raipur, Chhattisgarh - 492001. Chhattisgarh. Office: 0771-4905230
 - Ranchi** : Union Asset Management Co Pvt Ltd, 302-A, 3rd Floor, Satya Ganga Arcade, Lalji Hirji Road, Jharkhand, Ranchi - 834001. Office: 0651-2223326
 - Varanasi** : Union Asset Management Co Pvt Ltd, Shop No. 9,10,11, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi - 221010. Office: 0542-2221783

You can also connect with us at:

-  Website : www.unionmf.com
-  Toll Free number : 18002002268/18005722268
-  Telephone : 022 67483333
-  You can email us at investorcare@unionmf.com

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