
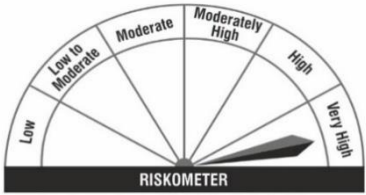


## KEY INFORMATION MEMORANDUM

Scheme Code -  
UNIN/O/E/THE/23/02/0023

### UNION INNOVATION & OPPORTUNITIES FUND

(An open-ended equity scheme following innovation theme)

This product is suitable for investors who are seeking*:	Risk-o-meter	Benchmark Risk-o-meter
<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment predominantly in equity and equity related securities of Innovative Companies.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>RISKOMETER</p> <p>As per AMFI Tier I Benchmark i.e: Nifty 500 Index (TRI) @@@</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 monthly basis and the current riskometers are based on the evaluation as per the evaluation of the portfolio data as on October 31, 2024.

@@@Benchmark Nifty 500 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 500 Index or particularly in the ability of the Nifty 500 Index, to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty 500 Index in the Scheme Information Document

#### Continuous offer for units at NAV based prices (Face Value 10/- per unit)

<b>Name of Mutual Fund</b>	Union Mutual Fund
<b>Name of the Asset Management Company</b>	Union Asset Management Company Private Limited
<b>CIN of the Asset Management Company</b>	U65923MH2009PTC198201
<b>Name of the Trustee Company</b>	Union Trustee Company Private Limited
<b>CIN of the Trustee Company</b>	U65923MH2009PTC198198
<b>Name of Sponsors</b>	Union Bank of India Dai-ichi Life Holdings, Inc.
<b>Addresses, Website of the Entities</b>	<b>Registered Office:</b> Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059 <b>Website:</b> <a href="http://www.unionmf.com">www.unionmf.com</a>
<b>Contact Details</b>	Toll Free No. 18002002268/ 18005722268; Non Toll Free. 022-67483333; Fax No: 022-67483402; Email: <a href="mailto:investorcare@unionmf.com">investorcare@unionmf.com</a>



This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.unionmf.com](http://www.unionmf.com).

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

**This Key Information Memorandum is dated November 26, 2024**

<b>Investment Objective</b>	<p>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.</p> <p>However, there is no assurance that the Investment Objective of the Scheme will be achieved.</p>																	
<b>Asset Allocation Pattern of the Scheme</b>	<p>Under normal circumstances, the asset allocation pattern will be as follows:</p> <table border="1" data-bbox="518 705 1404 1294"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Related Instruments of Innovative Companies</td> <td>80%</td> <td>100%</td> </tr> <tr> <td>Equity and Equity Related Instruments of other than above Companies</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Debt and Money Market Instruments</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0%</td> <td>10%</td> </tr> </tbody> </table> <p>Investments in Derivatives – The Scheme may take equity derivatives positions and debt derivative positions up to 50% of the equity and debt assets of the Scheme, respectively.</p> <p>In accordance with Clause 12.24 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives) and units issued by REITs &amp; InvITs, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approval, if any, will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. SEBI, vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:</p> <ul style="list-style-type: none"> <li>• Government Securities,</li> <li>• T-Bills and</li> <li>• Repo on Government Securities.</li> </ul>	Instruments	Indicative Allocation (% of total assets)		Minimum	Maximum	Equity and Equity Related Instruments of Innovative Companies	80%	100%	Equity and Equity Related Instruments of other than above Companies	0%	20%	Debt and Money Market Instruments	0%	20%	Units issued by REITs and InvITs	0%	10%
Instruments	Indicative Allocation (% of total assets)																	
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<b>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</b>			
<b>Sl no.</b>	<b>Type of Instrument</b>	<b>Percentage of exposure</b>	<b>Circular references</b>
1	Securitized Debt	0%	-
2	Equity Derivatives for non-hedging purposes	Maximum 35% of net assets of the Scheme	Paragraph 12.25 of the Master Circular for Mutual Funds dated June 27, 2024.
3	Overseas / Foreign Securities	0%	-
4	Stock lending	Upto 20% of the net assets of the Scheme (the maximum exposure to a single approved intermediary (Broker) would be 5% of the market value of the security class of the Scheme or such limit as may be specified by SEBI).	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024
5	Repo/ reverse repo transactions in corporate debt securities	0%	-
6	Short selling	0%	-
7	Credit Default Swap (CDS) transactions	0%	-
8	Units issued by REITs and InVITs	Maximum 10% of the net assets of the Scheme	Clause 13 of SEBI (Mutual Funds) Regulations, 1996 and

			paragraph 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
9	Debt and Liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds	<p>Maximum 5% of the NAV of the Mutual Fund.</p> <p>Further, such investment in schemes of Mutual Funds shall be considered within the limit of 0% to 20% for Debt and Money Market Instruments mentioned in the asset allocation table herein above.</p>	Clause 4 of the Seventh Schedule of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.
10	Debt instruments with special features (AT1 and AT2 Bonds)	<p>Maximum 10% of the NAV of the debt portfolio of the Scheme in such instruments (where not more than 5% of the NAV of the debt portfolio of the Scheme in such instruments issued by a single issuer). For further limits, refer section on 'What are the Investment Restrictions?'</p>	Paragraph 12.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024 for Mutual Funds.
11	Debt Instruments with Structured Obligations (SO)/ Credit Enhancements (CE)	0%	-
12	Tri-Party Repos	Maximum 20% of net assets of the Scheme*	-

	13	Writing Covered Call Option	0%	-
<p>*However, the exposure to TREPS may exceed the limit specified above pending deployment of new inflows received in the Scheme.</p> <p>Pending deployment of funds of the Scheme, in securities in terms of the investment objective, and for margin purposes, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI from time to time.</p> <p>At all times the portfolio will adhere to the overall investment objective of the scheme.</p> <p><b><u>Change in Investment Pattern</u></b></p> <p>The Scheme may review the above pattern of investments based on views on markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be in accordance with Clause 1.14.1.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time, for short term and for defensive considerations only. In case of any deviation from the asset allocation, under normal circumstances, the portfolio will be rebalanced within 30 calendar days.</p> <p><b><u>Rebalancing period in case of passive breaches</u></b></p> <p>As per Clause 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the Fund Manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. The AMC shall comply with the requirements prescribed under Clause 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time.</p> <p><b>Please refer the Scheme Information Document (SID) of the Scheme for further details.</b></p>				
<b>Investment Strategy</b>	To achieve the investment objective, the Scheme shall follow an active investment strategy and will make investments as per the asset allocation			

	<p>pattern of the Scheme. The Scheme will invest predominantly (atleast 80% of net assets) in Equity and Equity Related Instruments of Innovative Companies, which in the opinion of the Fund Manager offer superior risk reward payoff.</p> <p>Innovative Companies are those companies that are likely to:</p> <p>a) disrupt industries or market structures or value networks or gain market share from conventional incumbents by bringing in new products, new services, new process for improved business performance / distribution of products and/or new business models, or,</p> <p>b) be a part of an industry or business experiencing favourable shifts in demand curve on account of any disruption / innovation.</p> <p>The Scheme intends to invest in equity and equity related instruments of innovative companies which are identified with a fundamentals based bottom up approach. The Scheme is expected to invest in a portfolio of carefully selected stocks, offering attractive potential growth opportunities. It shall also consider other aspects like asset allocation, sector allocation. However, these aspects shall be an outcome of stock selection.</p> <p>The Fund Manager has the discretion to invest in Equity and Equity Related Instruments of other than above companies (maximum 20 % of net assets), debt and Money Market Instruments, units issued by REITs and InvITs and such other securities as specified, in line with the asset allocation pattern of the Scheme and within stipulated limits and by adhering to various norms and regulations.</p> <p>The fund manager could use derivatives within the permissible limits for hedging and rebalancing the portfolio or such other purpose as may be permitted under the Regulations from time to time.</p> <p>Investment in Debt and Money Market Instruments will be as per asset allocation pattern mentioned in this document, subject to the investment limits prescribed under the SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.</p> <p>The Scheme may invest in the units of REITs and InvITs for diversification, subject to conditions prescribed by SEBI from time to time.</p> <p><b>Trading in Derivatives:</b></p> <p>The Scheme intends to use derivatives for the purpose of hedging and portfolio balancing or such other purpose as may be permitted under the</p>
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Regulations from time to time. The same shall be within the permissible limit prescribed by SEBI (Mutual Funds) Regulations, 1996 from time to time.

Derivative transactions that can be undertaken by the Scheme include a wide range of instruments, including, but not limited to

- Futures
- Options
- Swaps
- Any other instrument, as may be permitted by SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.

Derivatives can be either exchange traded or can be Over The Counter (OTC). Exchange traded derivatives are listed and traded on Stock Exchanges whereas OTC derivative transactions are generally structured between two counterparties.

The derivative strategies that the Scheme may use include strategies that employ index futures, strategies that employ index options, strategies that employ stock futures, strategies that employ stock options, and various other derivative strategies. The Scheme may take exposure to debt derivatives in accordance with the SEBI Regulations as amended from time to time. The Scheme may use debt derivative instruments like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. For detailed derivative strategies, please refer to SAI.

**Investment in Mutual Fund units:**

To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds (without charging any fees) in conformity with the investment objective of the Scheme and in the terms of the prevailing SEBI (Mutual Funds) Regulations, 1996. Provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

**Investment Process on the basis of asset allocation is summarized as follows:**

Investment Process for Equity and Equity related instruments:



The Scheme intends to invest in equity and equity related instruments of innovative companies which are identified with a fundamentals based bottom up approach. The Scheme is expected to invest in a portfolio of carefully selected stocks, offering attractive potential growth opportunities. It shall also consider other aspects like asset allocation, sector allocation. However, these aspects shall be an outcome of stock selection.

- Individual Securities Selection: Individual securities are selected based on comprehensive research. Investments are made basis a thorough bottom up approach which includes qualitative and quantitative factors, while analyzing business, management and valuation. Research forms a very important part of the portfolio creation process and superior performance comes from superior security selection based on research capabilities. The Research Analysts would look at the following factors while analysing the companies in the investible universe.
  - ✓ Quantitative Factors
    - Financial strength
    - Profit Margin
    - Sales growth
    - Return on Capital Employed
    - Valuation
  - ✓ Qualitative Factors
    - Business of the company and brief history
    - Management and promoters
    - Product profile
    - Customer/market for the products
    - Business risk
    - Corporate governance
  - ✓ Market Factors
    - Average daily volume, market capitalization, shareholding pattern/free float etc.
- Portfolio Creation: In creating the portfolio, the fund manager shall look at various factors like the suitability of the security for the portfolio, which shall include the riskiness of the security, the growth prospects, the volume, free float, market capitalization, the sector to which the security belongs etc. before allocating a desired weight to the security.
- Asset Allocation: Based on the macro-economic outlook and the macro-research, the Fund manager shall take a call on the asset allocation in terms of Equities, Equity derivatives and short term Debt/Money market/Cash equivalent within the permissible limits for the fund.
- Sector Allocation: The sector allocation shall be decided based on the macro factors and the attractiveness of the various sectors and

also considering the composition of the various sectors within the benchmark.

- Portfolio Performance Review: The investment and the risk team would review the performance of the portfolio and the portfolio composition and accordingly re-balance the portfolio to bring it in line with the desired characteristics.

**Investment Process for Debt and Money market instruments:**

The Fund Manager shall take a view on the broad direction of the markets including interest rate outlook. The Credit Analyst along with the Fund Manager shall have the responsibility of individual security analysis, while the dealers shall execute the trading mandates with a view to obtaining the best execution in terms of price and quantity.

- The Fund Manager, while buying / selling securities for the Scheme shall take into account the following main factors:
  - ✓ Interest Rate Outlook
  - ✓ Compliance with SEBI Guidelines
  - ✓ Risk Management Guidelines
  - ✓ Yield to Maturity of the instrument
  - ✓ Yield curve analysis
  - ✓ Liquidity of the instrument
  - ✓ Credit Rating
  - ✓ Credit spreads

- Credit Research and Monitoring of Money Market and Debt Instruments:

The investment team will look at each issue in details; the following broad framework shall help the team in managing the funds. Following are the key aspects of the process:

- ✓ Creation and Maintenance of an Investment Universe
- ✓ In-house credit appraisal
- ✓ Tier system of monitoring
- ✓ Exposure Norms

**Portfolio Turnover:**

The scheme being an open ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further the trading opportunities could be exploited by the fund manager to optimise returns for the scheme, which could result in increase in portfolio turnover. The Fund manager would also be required to rebalance the portfolio in line with the asset allocation and the investment objectives.

	<p>The portfolio will be managed taking into account the associated risks perceived/expected so as to minimise risks by using appropriate risk management techniques. All of these could result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which could offset the increase in costs. The Fund Manager will endeavour to optimise portfolio turnover to maximise gains and minimise risks keeping in mind the costs associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the scheme. The scheme has no specific target relating to portfolio turnover.</p> <p><b>RISK CONTROL:</b></p> <p>The asset allocation of the Scheme will be steadily monitored and it shall be ensured that investments are made in accordance with the scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.</p> <p>A detailed process has been designed to identify, measure, monitor and manage portfolio risk. The aim is to have a structured mechanism towards risk management thereby maximising potential opportunities and minimising the adverse effects of risk. Effective risk management is crucial for achieving optimum results. Adequate safeguards would be incorporated in the portfolio management process. The main instrument for reducing risk is through diversification across sectors/companies/securities. The Fund Manager's job is to identify securities which offer higher returns with a lower level of risk. While identifying such securities, rigorous credit evaluation would be carried out by the investment team. The front office system of the AMC has the capability of pre- investment monitoring of investment restrictions as per SEBI guidelines and various internal limits prescribed from time to time to facilitate pre-emptive monitoring. The Risks and the corresponding risk mitigation strategies are provided under Section II of the SID of the Scheme.</p>
<p><b>Risk Profile of the Scheme</b></p>	<p><b>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</b></p> <p><b><u>Scheme specific Risk Factors are summarized below:</u></b></p> <p>Subject to the investment objective of the Scheme, the Scheme proposes to invest predominantly in equity and equity related instruments of Innovative Companies. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. While investments in equity and equity related instruments of</p>

	<p>Innovative Companies gives one an opportunity to go beyond the usual equity portfolio, it is important to note that such investments can be riskier and more volatile on a relative basis. The Scheme will focus on Innovative Companies which are likely to significantly challenge / disrupt existing industries, market structures or value networks, displace established market operators, products and/or business models. It is possible that such challenges are short term and/or do not crystalize in a manner commensurate with expectations thereby affecting the prospects of companies held in the portfolio of the Scheme. Even if the disruption materializes, there may be changes in laws and regulations adversely impacting the conduct of business of the underlying company. The investments under the Scheme are predominantly oriented towards equity and equity related instruments of Innovative Companies and hence will be affected by risks associated with such companies. Further, amongst the innovation theme, the majority of the equity and equity related instruments could be under a single theme. Hence, if the theme does not perform positively as expected by the Fund Manager of the Scheme, the Scheme's performance may be adversely affected due to a risk associated with non-diversification and thus could affect the value of investments. Given that the Scheme seeks to invest in equity and equity related instruments of Innovative Companies and that the investment concentration shall be high in companies belonging to the said theme, the volatility and/or performance of the said theme and/or of the scrips belonging to this theme can have a material adverse bearing on the performance of the Scheme.</p> <p>The Scheme related risks include but are not limited to market risk, business risk, derivatives risk, concentration risk, interest rate risk, re-investment risk, basis risk, spread risk, liquidity risk, credit risk/ default risk, counterparty risk, duration risk, settlement risk, performance risk, prepayment risk etc. While the Scheme will have flexibility to invest across large, mid and small cap companies, investing in mid and small cap stocks are riskier than investing in large cap stocks.</p> <p>Different types of securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern.</p> <p><b><u>Risks associated with investments in Equities:</u></b></p> <p>Investments in equity and equity related securities involve a degree of risk and investors should not invest in equity schemes unless they afford to take the risk of losing their investment.</p> <p>Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Volatility in the capital markets, changes in policies of the Government, taxation laws or any other political and economic development may negatively affect the prices of the securities invested in by the Scheme. Trading volumes,</p>
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settlement periods and transfer procedures may restrict the liquidity of some of the investments. The Scheme may inter-alia also may be exposed to the risk arising from over exposure to few securities/issuers/sectors.

**Risks associated with Investments in Fixed Income Securities/Bonds:**

The NAV of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the interest rates due to various factors such as government borrowing, inflation, economic performance etc. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

Investments in Fixed Income securities may inter-alia carry Re-Investment Risk, Spread Risk, Credit/Default Risk and Prepayment Risk.

**Risk factors associated with instruments having special features:**

If the Scheme invests in debt instruments having special features, the following risks associated with debt instruments having special features will be applicable. The risk factors stated below for investment in debt instruments having special features are in addition to the risk factors associated with Fixed Income Securities/Bonds stated above:

- i. The Scheme may invest in certain debt instruments with special features which may be subordinated to equity and thereby such instruments may absorb losses before equity capital. The instrument may also be convertible to equity upon trigger of a pre-specified event for loss absorption. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features.

The debt instruments having such special features as referred above, would be treated as debt instruments until converted to equity.

- ii. The instruments may be subject to features that grant the issuer a discretion in terms of writing down the principal/coupon, to skip coupon payments, to make an early recall etc. Thus debt instruments with special features are subject to "Coupon Discretion", "Loss Absorbency", "Write down on Point of Non-Viability (PONV) trigger event" and other events as more particularly described as per the term sheet of the underlying instruments.
- iii. The instruments are also subject to Liquidity Risk pertaining to how saleable a security is in the market. The particular security may not have a market at the time of sale due to

uncertain/insufficient liquidity in the secondary market, then the scheme may have to bear an impact depending on its exposure to that particular security.

**Risks associated with investments in Derivatives:** Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

**Risk Factors Associated with Securities Lending:**

There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

**Risks associated with investing in Securities Segment and Tri-party Repo trade settlement:**

The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund.

**Risks associated with transaction in Units through stock exchange(s):**

In respect of transaction in Units of the Scheme through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.

**Risk factors associated with investments in REITs and InvITs:**

	<p>Investment in REITs and InvITs carry Liquidity Risk, Re-investment Risk, Price Risk, Interest Rate Risk, Credit Risk, Regulatory/Legal Risk etc.</p> <p><b><u>Risk associated with segregated Portfolio:</u></b></p> <p>If segregated portfolio is created pursuant to Clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, from time to time, the following risks associated with segregated portfolio will be applicable: The unit holders may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:</p> <ol style="list-style-type: none"> <li>i. The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.</li> <li>ii. The security comprising the segregated portfolio may not realize any value.</li> <li>iii. Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.</li> <li>iv. The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio.</li> </ol> <p>Please refer the SID for further details.</p>
<p><b>Plans / Options</b></p>	<p>The Scheme has the following Plans across a common portfolio:</p> <ul style="list-style-type: none"> <li>• <b>Direct Plan:</b> Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with Union Mutual Fund and is not available for investors who route their investments through a Distributor (AMFI registered distributor / ARN Holder). Investors subscribing under Direct Plan will have to indicate the Plan against the Scheme name in the application form as “Union Innovation &amp; Opportunities Fund - Direct Plan”.</li> <li>• <b>Regular Plan:</b> Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor.</li> </ul> <p>The Direct Plan shall have a lower expense ratio as compared to the Regular Plan to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. The Direct Plan shall have a separate NAV.</p>

**Default Plan:**

The treatment of applications under “Direct”/ “Regular” Plans shall be as follows:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of allotment of the aforesaid units under the Regular Plan, without any exit load.

Union Innovation & Opportunities Fund has the following options offered under each of the above mentioned Plans:

- **Growth Option:** This option is suitable for investors who are not seeking IDCW but who invest only with the intention of capital appreciation.
- **Income Distribution cum Capital Withdrawal Option (IDCW):** This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this option, the scheme will endeavour to declare IDCW from time to time. The IDCW shall be dependent on the availability of distributable surplus.



	<p>When units are sold, and sale price (Net Asset Value) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to pay IDCW. Investors are requested to note that, under the aforesaid Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.</p> <p><b>The Income Distribution cum Capital Withdrawal Option (IDCW Option) has the following facilities:</b></p> <ul style="list-style-type: none"> <li>• Payout of Income Distribution cum Capital Withdrawal Option</li> <li>• Reinvestment of Income Distribution cum Capital Withdrawal Option</li> <li>• Transfer of Income Distribution cum Capital Withdrawal Plan</li> </ul> <p>In cases where the investor fails to opt for a particular Option at the time of investment, the default option will be Growth Option. If the investor chooses IDCW Option and fails to mention Facility, then the default Facility will be Reinvestment of IDCW Option.</p> <p>If an investor opts for Transfer of Income Distribution cum Capital Withdrawal Plan, the investor must meet the minimum balance criterion in the target scheme and in the same folio, else the IDCW will be compulsorily re-invested in the source scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>						
<p><b>Applicable NAV (after the scheme opens for subscriptions and redemptions)</b></p>	<p>The following cut-off timings shall be observed by the Mutual Fund in respect of a valid application received on any business day at an Official Point of Acceptance of transactions:</p> <p><b>Subscriptions / Purchases including Switch – ins</b></p> <table border="1" data-bbox="518 1581 1422 1989"> <thead> <tr> <th data-bbox="518 1581 970 1619">Cut off Time</th> <th data-bbox="970 1581 1422 1619">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="518 1619 970 1921">In respect to valid applications received upto 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme before the cut off time and the funds are available for utilization before the cut-off time on the same day</td> <td data-bbox="970 1619 1422 1921">The Closing NAV of the day shall be applicable</td> </tr> <tr> <td data-bbox="518 1921 970 1989">In respect to valid applications received after 3.00 p.m. on a day</td> <td data-bbox="970 1921 1422 1989">The Closing NAV of the next business day shall be applicable</td> </tr> </tbody> </table>	Cut off Time	Applicable NAV	In respect to valid applications received upto 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme before the cut off time and the funds are available for utilization before the cut-off time on the same day	The Closing NAV of the day shall be applicable	In respect to valid applications received after 3.00 p.m. on a day	The Closing NAV of the next business day shall be applicable
Cut off Time	Applicable NAV						
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In respect to valid applications received after 3.00 p.m. on a day	The Closing NAV of the next business day shall be applicable						

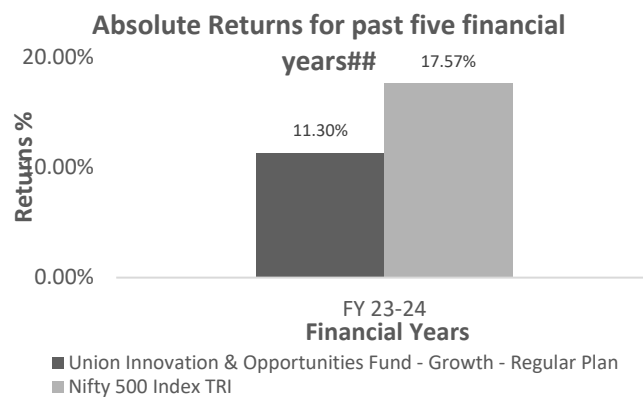
	<p>and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut off time of the next Business Day</p>	
	<p>Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day</p>	<p>The closing NAV of such subsequent Business Day shall be applicable.</p>
<p>For allotment of units in respect of purchase / switch-in to the Scheme, it shall be ensured that:</p> <ul style="list-style-type: none"> <li>• Application for purchase/switch-in is received before the applicable cut-off time;</li> <li>• Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in are credited to the bank account of the Scheme before the cut-off time;</li> <li>• The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme; and</li> <li>• In case of switch-in into the Scheme, the NAV applicability shall be based on the date of payout from the switch-out scheme.</li> </ul> <p>For systematic investment transactions such as Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs), the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the target scheme irrespective of the SIP/ STP registration date, instalment date and amount of the SIP/ STP.</p> <p>It is clarified that for purchases, if funds are received in advance and the purchase application is received after receipt of funds in the scheme's bank account, then the applicable NAV would be based on the date and time of receipt of the application.</p> <p><b>Redemptions including Switch – outs</b></p>		

	<table border="1"> <tr> <th>Cut off Time</th> <th>Applicable NAV</th> </tr> <tr> <td>Where the application is received upto 3.00 PM</td> <td>The Closing NAV of the day of receipt of application</td> </tr> <tr> <td>Where application is received after 3.00 PM</td> <td>The Closing NAV of the next business day</td> </tr> </table> <p><b>Applicable NAV in case of Redemptions under dematerialised mode:</b></p> <p>It may be noted that in case of Redemption of units held in demat mode, the date and time available in the electronic feed from the DP sent to the AMC/Registrar will only be considered for the purpose of determination of Applicable NAV.</p>	Cut off Time	Applicable NAV	Where the application is received upto 3.00 PM	The Closing NAV of the day of receipt of application	Where application is received after 3.00 PM	The Closing NAV of the next business day
Cut off Time	Applicable NAV						
Where the application is received upto 3.00 PM	The Closing NAV of the day of receipt of application						
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<b>Minimum Application Amount/Number of Units</b>	<table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> </thead> <tbody> <tr> <td>Rs. 1,000 and in multiples of Rs. 1 thereafter</td> <td>Rs. 1,000 and in multiples of Rs. 1 thereafter</td> <td>Rs. 1000 or the balance in the account of the unitholder, whichever is lower.  The redemption request should meet the above minimum redemption amount criteria and should be in multiples of Rs. 1 thereafter.</td> </tr> </tbody> </table>	Purchase	Additional Purchase	Redemption	Rs. 1,000 and in multiples of Rs. 1 thereafter	Rs. 1,000 and in multiples of Rs. 1 thereafter	Rs. 1000 or the balance in the account of the unitholder, whichever is lower.  The redemption request should meet the above minimum redemption amount criteria and should be in multiples of Rs. 1 thereafter.
	Purchase	Additional Purchase	Redemption				
Rs. 1,000 and in multiples of Rs. 1 thereafter	Rs. 1,000 and in multiples of Rs. 1 thereafter	Rs. 1000 or the balance in the account of the unitholder, whichever is lower.  The redemption request should meet the above minimum redemption amount criteria and should be in multiples of Rs. 1 thereafter.					
<p>The minimum application amount mentioned 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.</p>							
<b>Despatch of Redemption request</b>	<p>Under normal circumstances, the AMC shall transfer the redemption/ repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase.</p> <p>However, under exceptional circumstances where the Scheme would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI, from time to time. For further details, please refer the SAI.</p>						
<b>Benchmark Index</b>	Nifty 500 Index(TRI)@@@						

	<p>The performance of the Scheme will be benchmarked to the Total Return variant of the Index (TRI).</p> <p><b>@@@Nifty Benchmark Disclaimer:</b> The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services &amp; Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the NIFTY 500 Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the NIFTY 500 Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).</p> <p>NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the NIFTY 500 Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the NIFTY 500 Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.</p> <p>An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.</p>
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	<p>The Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines in this regard including the guidelines issued by SEBI and AMFI for bringing uniformity in Benchmarks of Mutual Fund Schemes, and including the requirement to issue an addendum with regard to such change.</p>						
<p><b>Income Distribution cum Capital Withdrawal Policy</b></p>	<p>The Trustee will endeavour to declare IDCW under the Income Distribution cum Capital Withdrawal Option of the Scheme, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996.</p> <p>IDCW, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of Unit holders on the notified record date. The IDCW warrants/proceeds shall be dispatched to the unitholders within seven working days from the record date. The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>The actual declaration of IDCW and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of IDCW distribution nor that IDCW will be declared regularly.</p> <p>On payment of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will fall to the extent of the IDCW payout and applicable statutory levies, if any. For further details please refer the SID of the Scheme.</p>						
<p><b>Name of the Fund Managers</b></p>	<p>Mr. Gaurav Chopra (Co-Fund Manager) [Managing this Scheme since November 1, 2024]</p> <p>Mr. Sanjay Bembalkar (Head Equity) [Managing this Scheme since inception]</p>						
<p><b>Name of the Trustee company</b></p>	<p>Union Trustee Company Private Limited</p>						
<p><b>Performance of the Scheme</b></p>	<p>The Scheme performance as on October 31, 2024</p> <p><b><u>a) Union Innovation &amp; Opportunities Fund– Regular Plan - Growth Option</u></b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)*</th> <th>Benchmark Returns (%)*</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*			
Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*					

Returns for the last 1 year	44.71%	36.33%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception <sup>#</sup>	33.46%	27.74%

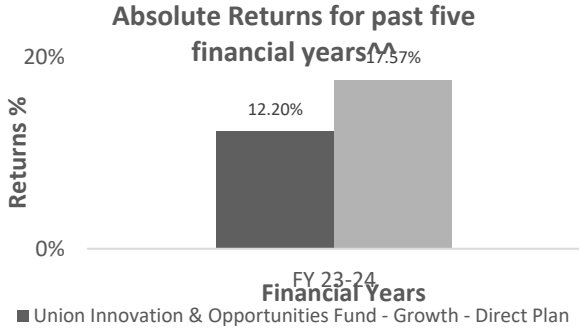


<sup>#</sup>Since inception returns are based on Rs. 10.00 (initial allotment NAV) invested at inception. (Allotment / Inception Date – September 06, 2023).

The scheme was launched during the financial year 2023-2024. As the scheme has completed one financial year from the date of allotment, accordingly absolute returns have been provided.

**b) Union Innovation & Opportunities Fund – Direct Plan - Growth Option**

Compounded Annualised Returns	Scheme Returns (%) <sup>*</sup>	Benchmark Returns (%) <sup>*</sup>
Returns for the last 1 year	46.89%	36.33%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception <sup>^</sup>	35.45%	27.74%

	<p>^Since inception returns are based on Rs. 10.00 (initial allotment NAV) invested at inception. (Allotment / Inception Date – September 06, 2023).</p> <div data-bbox="523 427 1104 757" data-label="Figure">  <table border="1"> <caption>Absolute Returns for past five financial years</caption> <thead> <tr> <th>Financial Year</th> <th>Returns %</th> </tr> </thead> <tbody> <tr> <td>FY 23-24</td> <td>12.20%</td> </tr> <tr> <td>Next Financial Year</td> <td>17.57%</td> </tr> </tbody> </table> </div> <p>The scheme was launched during the financial year 2023-2024. As the scheme has completed one financial year from the date of allotment, accordingly absolute returns have been provided.</p> <p><b>PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.</b></p> <p>Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAVs.</p> <p>*The data is as on October 31, <b>2024</b>. The benchmark for the Scheme is Nifty 500 Index (TRI) @@@. 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.</p> <p>The performance of the Scheme is benchmarked to the Total Return variant of the Index (TRI).</p> <p><b>@@@ Nifty Benchmark Disclaimer:</b> The “Product” offered by “the issuer” is not sponsored, endorsed, ] sold or promoted by NSE Indices Limited (Formerly Indian Index Services &amp; Products Limited) (IISL). 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 500 Index or particularly in the ability of the Nifty 500 Index, to track general stock market performance in India.</p>	Financial Year	Returns %	FY 23-24	12.20%	Next Financial Year	17.57%
Financial Year	Returns %						
FY 23-24	12.20%						
Next Financial Year	17.57%						
<p><b>Additional Scheme Related Disclosures</b></p>	<p>1. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors.) - for detailed description refer <a href="https://unionmf.com/about-us/downloads/monthly-portfolio">https://unionmf.com/about-us/downloads/monthly-portfolio</a></p>						

	<p>2. Portfolio Turnover Rate as on October 31, 2024: - 0.60 times</p>
<p><b>Expenses of the Scheme</b></p> <p><b>(i) Load Structure</b></p>	<p><b>New Fund Offer – Not applicable</b></p> <p><b>Continuous Offer</b></p> <p>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.</p> <p>**Goods &amp; Services tax on exit load, if any, will be paid out of the exit load proceeds and Exit load net of Goods &amp; Services tax, if any, will be credited to the Scheme.</p> <p>The above mentioned load structure shall be equally applicable to the special products such as SIP, STP, SWP, switches, to other schemes, etc. offered by the AMC. However, no load will be applicable for switches between the plans under the scheme and switches between the options under each plan under the scheme. Further, the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors.</p> <p><b>The Investor is requested to check the prevailing Load structure, if any, of the Scheme before investing.</b></p> <p>The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations, if it so deems fit in the interest of investors and for the smooth and efficient functioning of the Mutual Fund.</p> <p>The Repurchase Price however, will not be lower than 95% of the NAV subject to SEBI Regulations as amended from time to time.</p> <p>The Mutual Fund may charge the load without any discrimination to any specific group of unit holders.</p> <p>For illustration on ‘Methodology of calculation of Exit Load’, please refer the SID of the Scheme.</p> <p>Any imposition or enhancement in the Load in future shall be applicable on prospective investments only.</p> <p>As per the SEBI (MF) Regulations, the slab-wise ceiling for recurring expenses (including the Investment Management and Advisory Fees) that</p>



<b>(ii) Recurring Expenses</b>	can be charged to the Scheme shall be subject to a percentage limit of daily net assets of the Scheme as follows:	
	on the first Rs.500 crores of the daily net assets: 2.25%	The actual expense for the financial year ended May 31, 2024 • Direct Plan: 0.87% • Regular Plan: 2.38%
	on the next Rs.250 crores of the daily net assets: 2.00%	
	on the next Rs.1,250 crores of the daily net assets: 1.75%	
	on the next Rs.3,000 crores of the daily net assets: 1.60%	
	on the next Rs.5,000 crores of the daily net assets: 1.50%	
	On the next Rs.40,000 crores of the daily net assets: Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	
	On balance of the assets: 1.05%	
<p>In addition to the above, the AMC may charge the following additional expenses:</p> <ul style="list-style-type: none"> <li>• Additional expenses up to 0.05 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52 (2) and 52 (4) of the SEBI (Mutual Funds) Regulations, 1996. However, such additional expenses will not be charged to the Schemes where the exit load is not levied or not applicable.</li> </ul> <p style="padding-left: 20px;">Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) up to 0.30% of the daily net assets of the Scheme. As per clause 10.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, additional expenses of 30 basis points, shall be charged based on inflows only from retail investors from beyond top 30 cities.</p> <p>With reference to SEBI's letter no. SEBI/HO/ IMD/ IMD-SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, a copy of which was forwarded by AMFI vide email no. 35P/ MEM-COR/ 85/ 2022-23 dated March 02, 2023, the B-30 incentive structure for new inflows has been kept in</p>		

	<p>abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.</p> <p>Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme.</p> <p><b>The Direct Plan shall have a lower expense ratio as compared to the Regular Plan to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.</b></p> <p>Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by the AMC / Trustee / Sponsors. For further details in this regard and for details on Goods &amp; Services tax, investors are requested to read the SID.</p>	
<p><b>Tax treatment for the Investors (Unitholders)</b></p>	<p>Investor are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisor.</p>	
<p><b>Daily Net Asset Value (NAV) Publication</b></p>	<p>The Mutual Fund shall prominently disclose the Net Asset Values of the Scheme on every business day on AMFI’s website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and also on the website of Union Mutual Fund <a href="http://www.unionmf.com">www.unionmf.com</a> by 11:00 p.m. Investors may also contact any of the Investor Service Centres (ISCs) of Union Mutual Fund.</p>	
<p><b>For Investor Grievances please contact</b></p>	<p><b>Name and Address of Registrar</b></p> <p>Computer Age Management Services Ltd. (R &amp;T) Rayala Tower 2, 5th Floor, 158 Anna Salai, Chennai, Tamil Nadu - 600002.e-mail: <a href="mailto:eng_uk@camsonline.com">eng_uk@camsonline.com</a></p>	<p><b>Contact person name, address, telephone number, fax number, e-mail i.d. at Union Mutual Fund</b></p> <p>Ms. Leena Johnson Investor Relations Officer, Union Asset Management Company Pvt. Ltd.  Unit 503, 5<sup>th</sup> Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400059 Phone:022-6748 3333, Fax No: 022 – 6748 3402 Toll free no.: 18002002268 / 18005722268 e-mail:<a href="mailto:investorcare@unionmf.com">investorcare@unionmf.com</a></p>

	<p>Investors may also contact any of the Investor Service Centres (ISCs) of the AMC/Registrar for any queries / clarifications/complaints.</p> <p>For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information.</p> <p>The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>It may be noted that all grievances/complaints with regard to demat mode of holding units shall be routed only through the DP/NSDL/CDSL.</p>
<p><b>Unit Holders' Information</b></p>	<p><b>Account Statements:</b> Applicants under the Scheme will have an option to hold the Units either in physical form (by way of an account statement) or in dematerialised form.</p> <ul style="list-style-type: none"> <li>• <b>For Ongoing Offer Period:</b> <ul style="list-style-type: none"> <li>○ <u>Non-demat account holders:</u> <p>The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the application from the unitholder.</p> <p>Account Statement for SIP, STP and SWP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer.</p> </li> <li>○ <u>Demat account holders:</u> <p>Investors shall receive the demat account statement /demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account.</p> </li> </ul> </li> </ul> <p>AMC/ Registrar shall send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list/the date of receipt of the application from the unitholder. For further details, please refer the SID of the Scheme.</p> <p><b>Consolidated Account Statement (CAS):</b></p>

	<p><b>i) <u>Investors who do not hold Demat Account:</u></b></p> <ul style="list-style-type: none"> <li>• A CAS for each calendar month shall be sent by AMC / Registrar and Transfer Agent (RTA) to investors not holding demat account, on or before fifteenth day of the succeeding month, detailing all the transactions and holding at the end of the month, across all Schemes of all Mutual Funds to all the investors in whose folios transaction has taken place during that month.</li> <li>• In case of investors in whose folios no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by AMC/ RTA, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds.</li> <li>• A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before twenty first day of the succeeding month. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</li> </ul> <p><b>ii) <u>Investors who hold Demat Account:</u></b></p> <ul style="list-style-type: none"> <li>• A CAS for each calendar month shall be sent by Depositories to investors holding a demat account, on or before fifteenth day of the succeeding month, detailing all the transactions and holding at the end of the month, across all Schemes of all Mutual Funds and across demat accounts to all the investors in whose folios / demat accounts transaction has taken place during that month.</li> <li>• In case of investors in whose folios and demat accounts no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by Depositories, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds and across demat accounts of such investors.</li> </ul>
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- A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before twenty first day of the succeeding month.. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
- The dispatch of CAS by the Depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.
- In case an investor has demat accounts with multiple Depositories, the Depository with whom the account has been opened earlier will be the default Depository. However, the investor shall be given an option by the default depository to choose the depository through which the investor wishes to receive the CAS.
- Investors who do not wish to receive CAS sent by Depositories have an option to indicate their negative consent. Such investors may contact the Depositories to opt out. Where such option is exercised, the AMC/ RTA shall be informed by the Depository, and accordingly the data with respect to the said investor shall not be shared by the AMC/ RTA with the Depository.

**Note:**

- a) For the purpose of CAS, common investors across mutual funds / depositories shall be identified. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN) of investors. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- b) In case the account has more than one registered holder, the CAS shall be sent to the first holder.
- c) CAS is a statement containing details relating to all financial transactions made by an investor across all mutual funds including purchase, redemption, switch IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, and bonus transactions (including

transaction charges paid to the distributor) and holding at the end of the month. Further, in case of investors who hold demat account(s), CAS shall also include transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month. The CAS shall also disclose clear segregation between income distribution (appreciation of NAV) and capital distribution (Equalisation Reserve) in case the distributable surplus is distributed.

- d) It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Funds/AMCs/ Depositories, the CAS shall be sent by way of an e-mail communication on any/all of the registered email addresses. However, an investor who does not wish to receive CAS through email can opt to receive the CAS in physical form.

For further details, please refer the SID of the Scheme.

**Monthly/ Half yearly Portfolio Disclosures:** The AMC will disclose the portfolio of the schemes as on the last day of the month / half year on its website and on the website of AMFI within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format.

In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of the scheme portfolio within 10 days from the close of each month/ half-year respectively. The AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of the scheme portfolios on its website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the scheme portfolio, without charging any cost, on specific request received from a unitholder.

**Annual Financial Results:** The AMC will host the Annual Report of the Schemes on the website of the AMC and on the website of AMFI not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The AMC shall e-mail the scheme annual reports or abridged summary thereof to those unitholders whose e-mail addresses are registered with the Mutual Fund.

The AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.

Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof.

Further, unitholders can submit a request for a physical or electronic copy of the scheme annual report or abridged summary thereof by writing to the AMC at the email address [investorcare@unionmf.com](mailto:investorcare@unionmf.com) or calling the AMC on the toll free number 18002002268 / 18005722268 or submitting a request at any of the official points of acceptance of Union Mutual Fund.

Union Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise Annual Report on the AMC website ([www.unionmf.com](http://www.unionmf.com)) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com).

**Half Yearly Unaudited Financial Results:** The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.

**Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark:** In accordance with the provisions of Clause 17.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any change in risk-o-meter shall be communicated to the unitholders of the Scheme by way of Notice cum Addendum and by way of an e-mail or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 days from the close of each month. The Mutual Fund/AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed.

Further, in accordance with Clause 5.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC is required to disclose the

	<p>following in all disclosures, including promotional material or the disclosures stipulated by SEBI:</p> <p>a. risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and</p> <p>b. risk-o-meter of the Scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.</p> <p>Additionally, the AMC is also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of Clause 5.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p> <p>For further details, please refer the SID of the Scheme.</p>
<p><b>Comparison with existing open-ended Equity oriented Schemes</b></p>	<p><b><u>List of other existing Open Ended Equity schemes</u></b></p> <ol style="list-style-type: none"> <li>1. Union ELSS Tax Saver Fund (formerly Union Tax Saver (ELSS) Fund )</li> <li>2. Union Flexi Cap Fund</li> <li>3. Union Midcap Fund</li> <li>4. Union Small Cap Fund</li> <li>5. Union Multicap Fund</li> <li>6. Union Business Cycle Fund</li> <li>7. Union Largecap Fund</li> <li>8. Union Focused Fund</li> <li>9. Union Value Fund (formerly Union Value Discovery Fund)</li> <li>10. Union Large &amp; Midcap Fund</li> </ol> <p>Click here for <a href="https://www.unionmf.com/docs/default-source/downloads/policies-other-disclosures/sid-kim-sai-related-disclosures/comparison-with-existing-open-ended-schemes1efa1386-f6ed-4689-85b2-cfd4a169bb8a.pdf">https://www.unionmf.com/docs/default-source/downloads/policies-other-disclosures/sid-kim-sai-related-disclosures/comparison-with-existing-open-ended-schemes1efa1386-f6ed-4689-85b2-cfd4a169bb8a.pdf</a></p>

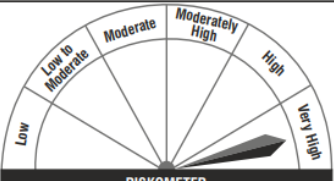
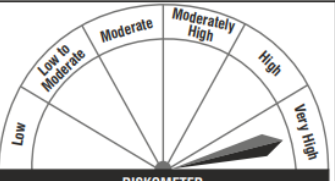


## Scheme Product Label and Benchmark Riskometer for Application Form

### UNION INNOVATION & OPPORTUNITIES FUND

(An open-ended equity scheme following innovation theme)

Continuous offer for Units at NAV based prices (Face Value Rs.10)

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment predominantly in equity and equity related securities of Innovative Companies</li> </ul>	 <p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;">Investors understand that their principal will be at very high risk</p>	 <p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;">Nifty 500 Index (TRI)@@@</p>

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

**Note:** The Scheme riskometers and benchmark riskometers are evaluated on monthly basis and the above riskometers are as per the evaluation of the portfolio data as on October 31, 2024.

**@@@Benchmark Nifty 500 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 500 Index or particularly in the ability of the Nifty 500 Index, to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty 500 Index in the Scheme Information Document.*

(Please read the Key Information Memorandum, the Product Labels and instructions carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Broker Code/ ARN	Sub-Broker ARN/ Branch Code	Internal Sub-Broker Code	EJIN* (Refer Section 'L' of instructions)	RIA Code / PMRN**	Date & Time Stamp

\*I/We hereby confirm that the EJIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

\*\*By mentioning the RIA Code/ PMRN, I/we hereby give my/our consent to share/provide the transactions data feed / unit holdings in respect of my/our investments under Direct Plan in the Scheme(s) of Union Mutual Fund with the SEBI Registered Investment Adviser/ SEBI registered Portfolio Managers.

Signature <small>Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory</small>	Signature <small>Second Applicant/ POA/ Authorised Signatory</small>	Signature <small>Third Applicant/ POA/ Authorised Signatory</small>
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**1. EXISTING UNIT HOLDER INFORMATION** (Please complete Section 1, 8 & 14 only) (The details in our records under the Folio No. mentioned below will only be considered for this application) **\*Mandatory**

**Unitholder's Name**  **Folio No.**

**2. MODE OF HOLDING**  Single  Joint (Default option)  Anyone or Survivors

**3. FIRST APPLICANT'S INFORMATION\*** [Please tick (✓)] (Refer Section 'B' and 'C' of instructions) (Please ensure that the details mentioned matches with the KYC details)

Mr.  Ms.  M/s. N A M E

**PAN (Copy of PAN Advisable)**   KYC **CKYC No. (KIN) ^**

**LEI Code ^ ^**  **Valid up to** D D M M Y Y Y Y

**3a. Contact Details\*** (Refer Section 'I' of Instructions) (Please ensure to mention Country and Area Code)

**Mobile No<sup>5</sup>.**  **E-mail<sup>5</sup>**

**Tel. (Off.)** Country/ Area code  **Tel. (Res.)** Country/ Area code  **Fax** Country/ Area code

<sup>5</sup>Mobile number specified above belongs to [Please (✓)] <sup>5</sup>Email address specified above belongs to [Please (✓)]

Self  Spouse  Guardian (for Minor investment)  Self  Spouse  Guardian (for Minor investment)

Dependent Children  Dependent Parents  Dependent Siblings  Dependent Children  Dependent Parents  Dependent Siblings

On providing email-id, investors shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive the scheme wise annual report or an abridged summary thereof in physical form [Please (✓)] Opt-in

**Mailing address\*** (P. O. Box address is not sufficient.)

**City**  **State**  **Pin Code**

**Overseas address** (Mandatory for NRI/FII. P. O. Box address is not sufficient. Investors residing overseas and with P. O. Box address please provide your Indian address)

**City**  **Country**  **Area Code**

**3b. Date of Birth\*** D D M M Y Y Y Y **Minor's Relationship with Guardian (referred in point no. 4)**  Father  Mother  Legal Guardian

**3c. Proof for Date of Birth and relationship with Guardian (Mandatory for investment through Minors)**

Birth Certificate  School Leaving Certificate  Marksheet issued by HSC/ State Board  Passport  Others (Please Specify) \_\_\_\_\_

**3d. Status\***  Resident Individual  Minor  NRI (Repatriable)  NRI (Non-Repatriable)  Sole Proprietorship  HUF

Partnership Firm  Limited Partnership (LLP)  Listed Company  Unlisted Company  Body Corporate  Bank/FI  Insurance Company

Government Body  AOP/BOI  Trust  Society  Provident Fund  Superannuation/Pension Fund  Gratuity Fund  FII  Others (Please Specify) \_\_\_\_\_

**3e. Occupation\***  Pvt. Sector  Public Sector  Govt. Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others (Please Specify) \_\_\_\_\_

**3f. Gross Annual Income\***  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs - 1 Crore  >1 Crore

**Net-worth in ₹** \_\_\_\_\_ as on D D M M Y Y Y Y (Not older than 1 year)

Please tick (✓)\* **For Non - Individual Investors\*** (Is the entity involved in / providing any of the following services)

Politically Exposed Person  Foreign Exchange / Money Changer Services  Yes  No

Related to Politically Exposed Person  Gaming / Gambling / Lottery Services [eg. casinos, betting syndicates]  Yes  No

Not Applicable  Money Lending / Pawning  Yes  No

Any other information [Please specify]: \_\_\_\_\_

**Non-Profit Organization [NPO]** Please tick (✓)\*  Yes  No If yes, please quote the NPO Registration Number provided by **DARPAN portal**:

(Refer Section 'M' of instructions)

**4. SECOND APPLICANT/ GUARDIAN IF MINOR/ CONTACT PERSON FOR NON-INDIVIDUALS/ POA HOLDER DETAILS\*** [Please tick (✓)]

(Refer Section 'B' and 'C' of instructions)

Mr.  Ms. N A M E **O F** **S E C O N D** **A P P L I C A N T** **Date of Birth\*** D D M M Y Y Y Y

**PAN (Copy of PAN Advisable)**   KYC **CKYC No. (KIN) ^**

**4a. Status\***  Resident Individual  Minor  NRI (Repatriable)  NRI (Non-Repatriable)  Others (Please Specify) \_\_\_\_\_

**4b. Occupation\***  Pvt. Sector  Public Sector  Govt. Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others (Please Specify) \_\_\_\_\_

**4c. Gross Annual Income\***  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs - 1 Crore  >1 Crore **Net-worth in ₹** \_\_\_\_\_

**4d. Other Details\***  I am Politically Exposed Person  I am Related to Politically Exposed Person  Not Applicable

**4e. Contact Details\*** **Mobile No<sup>5</sup>.**  **E-mail<sup>5</sup>**

<sup>5</sup>Mobile number specified above belongs to [Please (✓)] <sup>5</sup>Email address specified above belongs to [Please (✓)]

Self  Spouse  Guardian (for Minor investment)  Self  Spouse  Guardian (for Minor investment)

Dependent Children  Dependent Parents  Dependent Siblings  Dependent Children  Dependent Parents  Dependent Siblings

**ACKNOWLEDGEMENT SLIP (To be filled in by the investor)**  Lumpsum  SIP  STP  SWP **Application No.** \_\_\_\_\_

Received from: Mr./ Ms. /M/s

an application for units of  (Scheme/Plan/Option) **Amount**

Enclosure



Collection centre's stamp with date and time of receipt

For Office use only

**5. THIRD APPLICANT'S INFORMATION\*** [Please tick (✓)] (Refer Section 'B' and 'C' of instructions)

Mr.  Ms.  NAME OF THIRD APPLICANT: \_\_\_\_\_ Date of Birth\* D D M M Y Y Y Y

PAN (Copy of PAN Advisable) \_\_\_\_\_ KYC  CKYC No. (KIN) ^ \_\_\_\_\_

5a. Status\*  Resident Individual  Minor  NRI (Repatriable)  NRI (Non-Repatriable)  Others (Please Specify) \_\_\_\_\_

5b. Occupation\*  Pvt. Sector  Public Sector  Govt. Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others (Please Specify) \_\_\_\_\_

5c. Gross Annual Income\*  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs - 1 Crore  >1 Crore Net-worth in ₹ \_\_\_\_\_

5d. Other Details\*  I am Politically Exposed Person  I am Related to Politically Exposed Person  Not Applicable

5e. Contact Details\* Mobile No.<sup>§</sup> \_\_\_\_\_ E-mail<sup>§</sup> \_\_\_\_\_

<sup>§</sup>Mobile number specified above belongs to [Please (✓)]  
 Self  Spouse  Guardian (for Minor investment)  
 Dependent Children  Dependent Parents  Dependent Siblings

<sup>§</sup>Email address specified above belongs to [Please (✓)]  
 Self  Spouse  Guardian (for Minor investment)  
 Dependent Children  Dependent Parents  Dependent Siblings

^ Investors who have completed the Central KYC with the Central KYC Records Registry (CKYCR), and have a KYC Identification Number (KIN) from the CKYCR are requested to quote the 14 digit KIN. ^ ^ **Note:** Legal Entity Identifier Number is Mandatory for Transaction value of INR 50 crore and above for Non-Individual investors.

**6. FATCA INFORMATION/ FOREIGN TAX LAWS\* - for Individuals including Sole Proprietors (Non-Individuals are required to submit the separate FATCA, UBO and NPO Declaration Form available at www.unionmf.com or at our Customer Service Centres)** [Please tick (✓)] (Refer Section 'M' of instructions)

The below information is required for all applicant(s)/ guardian

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Is the Country of Birth / Citizenship / Nationality / Tax Residency other than India?*	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
* If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.			
Place/ City of Birth			
Country of Birth			
Address Type (of address in KYC records)	<input type="radio"/> Residential / Business <input type="radio"/> Residential	<input type="radio"/> Residential / Business <input type="radio"/> Residential	<input type="radio"/> Residential / Business <input type="radio"/> Residential
Country of Tax Residency 1			
Tax Payer Ref. ID No. 1			
Documentation Type 1 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Documentation Type 2 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C

- Reason A - The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B - No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C - others; please state the reason thereof.

**7. UNITHOLDING OPTION** [Please tick (✓)]  Physical Mode  Demat Mode (If demat account details are provided below, units will be allotted by default in electronic mode only)

**DEMAT ACCOUNT DETAILS** (Refer Section 'G' of instructions)

NSDL: Depository Participant (DP) Name \_\_\_\_\_ DP ID No: **I N** \_\_\_\_\_ Beneficiary Account Number \_\_\_\_\_

CDSL: Depository Participant (DP) Name \_\_\_\_\_ Beneficiary Account Number \_\_\_\_\_

It may be noted that the combination/ sequence of names and mode of holding in the application form must match exactly with the account held with the Depository participant. Investor willing to invest in demat option, may provide a copy of the DP statement to enable us to match the demat details as stated in the Application Form.

**8. INVESTMENT AND PAYMENT DETAILS\*** [Please tick (✓)] (Refer Section 'E' of instructions) [Third Party payment(s) will not be accepted]

Name of the Scheme	UNION			
Plan	Option	Sub Option	IDCW Frequency~	
<input type="radio"/> Regular <input type="radio"/> Direct	<input type="radio"/> Growth <input type="radio"/> IDCW	<input type="radio"/> Payout of IDCW <input type="radio"/> Reinvestment of IDCW <input type="radio"/> Transfer of IDCW	<input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly	
Transfer of IDCW to	U N I O N			
Plan/ Option		Facility		
Default Plan/ Option/ Facility will be applied in case of no information, ambiguity or discrepancy. ~Note: IDCW - Income Distribution cum Capital Withdrawal Option				
<b>LUMPSUM</b>	Payment Mode:	<input type="radio"/> Cheque <input type="radio"/> RTGS <input type="radio"/> NEFT <input type="radio"/> Fund Transfer <input type="radio"/> Debit Mandate (Union Bank of India A/C Holders only) <input type="radio"/> One Time Mandate (OTM)		
	Cheque / RTGS / NEFT No.		Cheque / RTGS / NEFT Date D D M M Y Y Y Y	
	Amount in ₹ (Figures)		Amount in ₹ (words)	
	Source Bank Name		Source Branch	
	Source Bank A/C No.		Account Type <input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR	
	Source Bank IFSC Code		Cheque Issuer Name In case the cheque is issued by a person other than the investor	
	If electronic transfer, please fill UTR No.			
	If One Time Mandate, please fill, Unique Mandate Reference Number (UMRN)			

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:  
**Computer Age Management Services Ltd.,**  
 Unit: Union Mutual Fund  
 Rayala Tower 2, 5th Floor, # 158 Anna Salai, Chennai - 600002.  
 Email: enq\_uk@camsonline.com | Website: www.camsonline.com

**Union Asset Management Company Pvt. Ltd.**  
 Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059  
 Toll Free : 1800 200 2268/1800 572 2268 | Tel No. : 022 67483333  
 Website: www.unionmf.com | Email : investorcare@unionmf.com  
 Give a missed call from your registered mobile number on 08010421326 and get an Account Statement via SMS.



**9. PAYOUT BANK ACCOUNT DETAILS \*** [Please tick (✓)] (Refer Section 'D' and 'E' of instructions) (Will be updated only if the proof of bank account is available)

Please update my/our pay-in-bank account mentioned under point no. '8' above as default payout bank account  Yes  No  
 (If no please provide the below details along with cancelled cheque leaf with IFSC code and name printed on the face of the cheque.)  
**Core Banking Solutions (CBS) accounts is mandatory.** Please note that transactions received with non-CBS bank account details are liable to be rejected.

Bank Name																		
Bank A/C No																		Bank Branch
A/C Type	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR <input type="radio"/> Others (Please Specify)																	
Bank City											State							PIN
IFSC CODE						MICR CODE					In case the Pay-out bank account detail is different from Pay-in bank account detail please submit necessary documents as proof.							
Document Attached	<input type="radio"/> Original Cancelled Cheque with name & A/c no. of 1st unitholder pre-printed <input type="radio"/> Bank Pass Book having name, address & A/c no. of account holder with current entries not older than 3 months																	
(IFSC Code is the 11 digit no. appearing on your cheque leaf, mandatory for credit via NEFT/ RTGS) (MICR Code is the 9 digit code next to the cheque no.)																		
<b>For unit holders opting to invest in demat mode, please ensure that the bank account linked with the demat account is mentioned here.</b>																		

**10. SYSTEMATIC TRANSFER PLAN ("STP") DETAILS** (Refer Section 'P' of instructions) [Please Tick (✓)]

	From Scheme										To Scheme									
Name of the Scheme																				
Plan	<input type="radio"/> Direct Plan <input type="radio"/> Regular Plan/ Other than Direct Plan										<input type="radio"/> Direct Plan <input type="radio"/> Regular Plan/ Other than Direct Plan									
Option	<input type="radio"/> Growth <input type="radio"/> Payout of IDCW <input type="radio"/> Transfer of IDCW <input type="radio"/> Reinvestment of IDCW										<input type="radio"/> Growth <input type="radio"/> Payout of IDCW <input type="radio"/> Transfer of IDCW <input type="radio"/> Reinvestment of IDCW									
	Transfer of IDCW to										U N I O N									
	Plan/ Option																			
	Sub Option/ Frequency																			
Default Plan/ Option/ Sub Option/ Frequency will be applied in case of no information, ambiguity or discrepancy.																				
Enrolment Period	From	D	D	M	M	Y	Y	Y	Y	To	D	D	M	M	Y	Y	Y	Y	OR	<input type="radio"/> Till Further Instruction* (Default)
Transfer Amount in (₹ Figures)											Transfer Amount in (₹ words)									
Frequency	<input type="radio"/> Daily STP					<input type="radio"/> Weekly STP (Monday to Friday)					<input type="radio"/> Fortnightly STP					<input type="radio"/> Monthly STP (Default) <input type="radio"/> Quarterly STP <input type="radio"/> Half Yearly STP				
	Daily (Only Business Day)					Day of Transfer					Every Alternate Wednesday					STP Date* D D				

\* In case the day/ date chosen for STP falls on a non-business day or on a date which is not available in a particular month, the STP will be processed on the immediate next business day. If the STP end date is not selected by the investor, then the STP will continue till further instructions are received from the investor or till all units are liquidated or withdrawn from the account or pledged or upon the notification of death of the Unit holder is received by the AMC.  
 Note: IDCW stands for "Income Distribution cum Capital Withdrawal"

**11. SIP DETAILS** [Please tick (✓)] (Refer Section 'F' of instructions)  Registration via New OTM  Registration via Existing OTM

Scheme/ Plan/ Option	SIP Amount (In figures)	Frequency*	SIP Date* (For Monthly Frequency)	SIP Date* (For Fortnightly Frequency)	SIP Day* (For Weekly Frequency)	Enrolment Period (MM/YY)	Top-up Facility	
							Frequency#	Amount
Union		<input type="radio"/> Daily ^ <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly	D D	1 <sup>st</sup> and 15 <sup>th</sup> of the month		From MMYY To MMYY	<input type="radio"/> Half Yearly <input type="radio"/> Yearly SIP Top-Up Cap Amount	
Union		<input type="radio"/> Daily ^ <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly	D D	1 <sup>st</sup> and 15 <sup>th</sup> of the month		From MMYY To MMYY	<input type="radio"/> Half Yearly <input type="radio"/> Yearly SIP Top-Up Cap Amount	
Union		<input type="radio"/> Daily ^ <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly	D D	1 <sup>st</sup> and 15 <sup>th</sup> of the month		From MMYY To MMYY	<input type="radio"/> Half Yearly <input type="radio"/> Yearly SIP Top-Up Cap Amount	

^ Daily Frequency is applicable to all schemes except Union Liquid Fund, Union Money Market Fund and Union Overnight Fund.  
 #Refer overleaf for more instructions.



**MANDATE INSTRUCTION FOR NACH/ ONE TIME MANDATE (OTM) (Refer overleaf for instructions)**

UMRN  For Office Use Only Date

[tick (✓)] Sponsor Bank Code  For Office Use Only Utility Code  For Office Use Only

CREATE  I/We, hereby authorize **Union Mutual Fund** To debit [tick (✓)]  SB  CA  CC  SB-NRE  SB-NRO  Other

MODIFY  Bank a/c number

CANCEL

with Bank  Name of Customer's Bank IFSC  or MICR

an amount of Rupees  in words ₹  in figures

FREQUENCY ~~X~~ Daily ~~X~~ Weekly ~~X~~ Monthly ~~X~~ Quarterly ~~X~~ Half Yearly ~~X~~ Yearly  As & when presented DEBIT TYPE ~~X~~ Fixed Amount  Maximum Amount

Reference 1  Folio No. Phone No.

Reference 2  Application No. Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Union Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Union Mutual Fund.

PERIOD

From	D	D	M	M	Y	Y	Y	Y	Signature Primary Account Holder	Signature of Account Holder	Signature of Account Holder
To	D	D	M	M	Y	Y	Y	Y	1. Name as in bank records	2. Name as in bank records	3. Name as in bank records

Maximum period of validity of this mandate is 40 years only.

**12. SYSTEMATIC WITHDRAWAL PLAN ("SWP") DETAILS\* (Refer Section 'Q' of instructions) [Please Tick (✓)]**

Scheme	U N I O N									
Plan	<input type="radio"/> Direct Plan <input type="radio"/> Regular Plan/ Other than Direct Plan									
Option	<input type="radio"/> Growth <input type="radio"/> Payout of IDCW <input type="radio"/> Transfer of IDCW <input type="radio"/> Reinvestment of IDCW (IDCW - Income Distribution cum Capital Withdrawal)									
Withdrawal Amount in ₹ (Figures)										
Withdrawal Amount in ₹ (words)										
Withdrawal Frequency	<input type="radio"/> Daily <input type="radio"/> Monthly (Default) <input type="radio"/> Quarterly <input type="radio"/> Half yearly <input type="radio"/> Yearly									
Withdrawal Period	From DD MM YYYY To DD MM YYYY OR <input type="radio"/> Till Further Instruction* (Default)									
SWP Date*	DD *If day or date chosen for SWP falls on a Non-Business Day, the SWP will be processed on the immediate next Business Day.									

\* If the SWP end date is not selected by the investor, then the SWP will continue till further instructions are received from the investor or till all units are liquidated or withdrawn from the account or pledged or upon the notification of death of the Unit holder is received by the AMC.

**PAYMENT OF SWP PROCEEDS**

Redemption proceeds through SWP will be credited to the default bank account registered in the Folio. If you wish to receive the redemption proceeds into any other bank account registered in the Folio, please mention the Bank Account No. and Name below:

Account No.										
Bank Name & Branch										

(If the above mentioned bank details do not match with the registered bank account in your Folio, proceeds will be credited to the default bank account registered in the Folio.)

**13. NOMINATION DETAILS\* [Please tick (✓)] (Refer Section 'H' of instructions) This section is applicable only to new investors. Existing investors need to fill standalone Nomination / Cancellation / Opt-out Form for any changes or modification in the existing details registered in your Folio with the AMC.**

I/We wish to nominate I/We hereby nominate the under mentioned Nominee(s) to receive the amounts to my / our credit in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Trustee/ Sponsor

Name and Address of Nominee	PAN of Nominee	Relationship	% of Allocation	Date of Birth	Name and Address of Guardian	Signature of Nominee/ Guardian of Nominee (Optional)
Nominee						
Nominee						
Nominee						

I/ We do not wish to nominate I/We hereby confirm that I / We do not wish to appoint any nominee(s) in respect of mutual fund application(s)/unit(s) held in my / our mutual fund folio(s). I/We understand the implications/ issues involved in non- appointment of nominee(s) and am/are further aware that in case of my demise/death of all the unitholders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of units held in the mutual fund folio/s.

**14. DECLARATION & SIGNATURES\* (Refer Section 'K' of instructions)**

- I/We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the scheme related documents, the T & C and policies on the AMC's website, and hereby apply for Units of the aforementioned Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC) and its empanelled broker(s) have not given me/ us any indicative portfolio and indicative yield, in any manner whatsoever. I/We hereby confirm that at the time of investment, I/ we have the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund/ Sponsor will not be responsible if such investment is ultravires the relevant constitution.
- I/We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FATCA & CRS T & C and hereby accept the same. I/We also undertake to keep you promptly informed in writing about any changes/ modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/ tax authorities. I/We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) or close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/ tax authorities.
- I/We hereby consent to receiving information from Central KYC Registry (CKYCR) through SMS/Email on the above registered mobile number/email address. I/We also providing consent to MF/AMC/KRA to share this KYC Data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/Rules/SEBI Guidelines.

**Applicable to SIP Investments only:** I/We hereby express my/ our willingness to make payments towards SIP instalments as mentioned under the SIP Auto debit form. If the transaction is delayed or not effected for reasons of incomplete/ incorrect information, I/we would not hold the user institution and its affiliates responsible. Further, I/ we authorize the representative (the bearer of this request) to get the mandate herein verified. Mandate verification charges, if any, may be charged to my/ our account.

**Applicable to Micro Investments only:** I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

**Applicable to NRIs only:** I/We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/FCNR account(s).

**Important alert:** In case there is any change to your KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the point of service of any KYC Registration Agency.

Name & Signature of Unitholder(s)	Signature	Signature	Signature
	Sole/First Applicant/Guardian/POA/Authorized Signatory	Second Applicant/Guardian/POA/Authorized Signatory	Third Applicant/Guardian/POA/Authorized Signatory

**TERMS AND CONDITIONS FOR ONE TIME MANDATE (OTM) REGISTRATION:**

- Investment through NACH (National Automated Clearing House) / ECS / Direct Debit is offered to investors having bank accounts in selected bank / cities where they have an account or located currently.
- The list of such banks may be modified/ updated at any time in future entirely at the discretion of Union Mutual Fund without assigning any reasons or prior notice.
- The investor agrees to abide by the terms and conditions of NACH facility of National Payments Corporation of India (NPCI). The investor assumes the entire risk of using the Auto Debit Facility and takes full responsibility for the same. Investor will not hold Union Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/Auto Debit/ECS.
- Union Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
- By submitting the Auto Debit mandate the investor authorizes Union Mutual Fund to utilize the information provided herein for the purpose of investor's investments in the Mutual Fund, including creation of a folio.
- Investors are required to ensure that there are adequate funds in their bank account on the date of investment transaction. Union Mutual Fund will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently.
- SIP cancellation can be done separately by submitting the request at least 15 Business Days in advance; however the associated mandate can be retained for future investments.
- Lumpsum Investment / SIP instalments in a day should be less than or equal to the maximum amount as mentioned in the Mandate Instruction.
- The enrolment period i.e Start and End Month/ Year specified for the SIPs should be less than or equal to the enrolment period mentioned in the Mandate Instruction.
- Investments made through the One Time Mandate (OTM) Mode are subject to realization of funds from investor's bank account and the NAV guidelines will be applicable for the transactions.
- Following fields need to be filled mandatorily:-
  - Date in format DD/MM/YYYY
  - Bank A/c Type: Tick the relevant box
  - Bank Account Number (Investor's bank account number)
  - Name of Destination Bank (Investor's bank)
  - IFSC / MICR code
- Mention Maximum Amount such that the total of all SIP instalments in a day should be less than or equal to the Maximum Amount.
- Reference 1: Mention Folio Number
- Reference 2: Mention Application No.
- Phone No. (Optional)
- Email ID (Optional)
- Period: Start date and End Date of NACH registration (in format DD/MM/YYYY). **Maximum period of validity of this mandate is 40 years only.**
- Signature as per bank account records
- Name: Mention Bank Account Holder Name as per bank records

SIP Snapshot- Frequency, Minimum Amount and Minimum Period.

SIP Frequency	Minimum SIP Amount	Minimum Period	Default Date/Day
Daily ^	₹ 100 and in multiples of ₹ 1 thereafter	6 Days	Daily (i.e. Business Days)
Weekly	₹ 500 and in multiples of ₹ 1 thereafter	6 Weeks	Wednesday
Fortnightly	₹ 500 and in multiples of ₹ 1 thereafter	6 Fortnights	1st and 15th of the month
Monthly	₹ 500 and in multiples of ₹ 1 thereafter	6 Months	8th of the month

**Note:**

- ^ **Daily Frequency** is applicable to all schemes except Union Liquid Fund, Union Money Market Fund and Union Overnight Fund.
- ^ **For Union ELSS Tax Saver Fund:** Minimum SIP installment ₹ 500 and in multiples of ₹ 500 thereafter. (for all frequencies)
- In case the chosen date/day falls on a Non-Business Day or on a date which is not available in a particular month/week, the SIP will be processed on the immediate next Business date/day.
- In case none of the frequencies have been selected then Monthly Frequency shall be treated as the default frequency, provided the requirement relating to minimum installment size for monthly frequency is fulfilled.
- Period: Start date and End Date of NACH registration (in format DD/MM/YYYY) and Maximum period of validity of this mandate is 40 years only.
- The SIP shall commence after 25 calendar days in case of registration via new OTM (One Time Mandate). In case OTM is already registered, SIP shall commence by 10 calendar days.
- If the investor does not specify the Top up frequency under Daily SIP, Weekly or Monthly SIP, the default frequency for Top-up will be Yearly

# INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

## A. GENERAL INSTRUCTIONS

1. **Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda thereto, if any, carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.**
2. The application form must be filled in English in BLOCK letters using black or dark blue coloured ink. Incomplete applications are liable to be rejected. Please refer to the check list to ensure that the requisite details and documents have been provided, this will help in avoiding processing delays and/or rejection of your application form.
3. Correction/cancellation of any information should be countersigned by the applicants/ unit holders. Please strike out any section which is not applicable.
4. The application serial number/ folio number and the scheme name should be mentioned on the reverse side of the instrument that accompanies the application.
5. All communications and payments shall be made to the first applicant only, irrespective of the holding basis.
6. The application complete in all respect along with the Cheque / other payment instrument as permitted must be submitted to the nearest Customer Service Centre(s) (CSC) / Official Points of Acceptance (OPA) of CAMS or office of the AMC.
7. Any subsequent change in static information like bank details, IDCW sub option etc. (as may be applicable under the Scheme) would be based on written communication from investors. These changes will be effected within 10 days of the valid signed request reaching the office of the Registrar and any interim financial transactions will be effected with last/registered details only.
8. Units allotted are subject to realisation of payment instrument and no financial transactions i.e. redemption/ switch etc will be effected till confirmation of realisation.
9. Investors should mandatorily use the application form/ transaction form/ systematic transaction form (if applicable under the Scheme) and other standard forms available at the CSCs or at our website [www.unionmf.com](http://www.unionmf.com), for any financial/ non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
10. List of Official Points of Acceptance is available on the website of the Mutual Fund, [www.unionmf.com](http://www.unionmf.com).

## B. APPLICANT / UNIT HOLDER INFORMATION

1. Existing investors please fill your existing folio number. Investment in the same folio will be possible only if the name(s) of the holder(s), the order of the holders and the mode of holding are the same.
2. Please furnish names of all applicants. The name of all the applicants should be mentioned in the same manner in which it appears in the Permanent Account Number (PAN) Card.
3. Investors are required to quote the Name(s) and **Date of Birth (DOB) / Date of Incorporation (DOI)** of all the Unit holders including Guardian, Power of Attorney [POA] holders as per PAN Card in the application forms.
4. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
5. The mobile number and e-mail ID provided should belong to the investor or family of the investor. Family means self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor. If the mobile number and/ or email ID provided by the investor, belongs to the family of the investor, the investor has to declare the same. Kindly note that contact details of intermediaries (MFD, RIA, RTA, AMC) or their employees in folios which do not belong to such persons/entities shall be removed.
6. In case of non-individual applicants, i.e. HUF/ Companies/ AOP/ Trusts/ Societies/ FPIs etc. the name, designation, e-mail ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
7. In case of minor applicant, the minor shall be the first and the sole holder in the folio account. There shall not be any joint holding with minor as the first or joint holder. It is mandatory to provide the minor's date of birth, the name of the guardian and the relationship with minor in the space provided. While applying on behalf of minor, one of the following supporting documents should be provided to substantiate the date of birth and the relationship with guardian i.e. birth certificate of the minor or school leaving certificate / mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc. or Passport of the minor or any other suitable proof evidencing the date of the birth of the minor. In case of court appointed legal guardian, supporting documentary evidence should be provided. Prior to minor attaining majority, the Mutual Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit "Form for minor attaining majority" available on our website [www.unionmf.com](http://www.unionmf.com) along with prescribed documents to change the status of the folio to "Major". The folio shall be frozen for operation by the guardian on the day the minor attains the age of majority and the guardian will not be able to undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) (if applicable under the Scheme) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are received by the Mutual Fund. The standing instructions like SIP, STP, SWP registered prior to the minor attaining majority will be suspended when the minor attains majority, till the status is changed to major. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
8. If there is more than one applicant and the mode of holding is not specified, the default mode of holding would be Joint.
9. Please indicate the investor profile of the first applicant at the time of investment.
10. Investors should ensure to write the word 'DIRECT' in the column 'ARN No.' or 'Broker Code' in their applications for purchase / additional purchase / switch in cases where such applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the ARN No.' or 'Broker Code' is already printed, alterations, if

any, in the column 'ARN No.' or 'Broker Code' should be counter signed by 1st unit holder, failing which, the application will be processed as if no alterations were made. Any subsequent change/ update/ removal of broker code will be based on the written request from the unit holders and will be on a prospective basis, only from the date when the registrar executes such written instructions.

11. To help us service you better, please provide your email ID and mobile number.
- ## C. PERMANENT ACCOUNT NUMBER (PAN) AND KNOW YOUR CLIENT (KYC) PAN

Please furnish the PAN and KYC details of each applicant / unit holder, including the guardian and /or Power of Attorney (POA) holder as explained in the paragraphs below. It is mandatory for all investors to quote their PAN and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for purchase of units of the scheme. Investors will be required to submit the original PAN card for verification, wherever applicable. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of a minor, PAN details of the guardian must be submitted.

As per SEBI circular no. MRD/ DoP/MF/Cir - 08/2008 dated April 3, 2008 and circular no. MRD/ DoP/Cir20/2008 dated June 30, 2008 investors residing in the state of Sikkim and Central Government, State Government and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the Mutual Fund. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

### Micro investments exempt from PAN Requirement:

Investments in the schemes (including investments through Systematic Investment Plan (SIP) of less than ₹ 50,000/- (Rupees Fifty Thousand) per year per investor shall be exempted from requirement of PAN.

PAN requirement shall be exempted if the aggregate of the lump sum investments (fresh purchases & additional purchases) and SIP installments by an investor in rolling 12 months period or in a financial year i.e. April to March does not exceed ₹ 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

The above exemption for PAN will be available to Micro investments made by eligible investors, being individuals [including Joint holders who are individuals, Non-Resident Indians (NRIs) but not Persons of Indian Origin (PIOs)], Minors, Sole proprietary firms, Hindu Undivided Family (HUFs) and other categories of investors will not be eligible for this exemption. For the purpose of identifying Micro investments, the value of investments at the investor level will be aggregated and such aggregation shall be done irrespective of the number of folios / accounts under which the investor has invested.

Investors residing in the state of Sikkim are also exempted from the mandatory requirement of PAN proof submission; however sufficient documents shall have to be submitted, in accordance with the process as per the KYC guidelines for verifying that they are residents of the State of Sikkim i.e. a) Proof of address of Sikkim state and application form should mention the same address. b) Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

## 2) KYC COMPLIANCE WITH ANTI MONEY LAUNDERING (AML) REGULATIONS

In accordance with requirements under the Prevention of Money Laundering Act, 2002, (PMLA) the Rules issued there under and the guidelines and circulars on Anti-Money Laundering issued by SEBI, (collectively "AML Regulations"), mutual funds are required to formulate and implement Client Identification Programme to verify and maintain the record of identity and address(es) of investors. This is commonly referred to as 'Know Your Client' guidelines (KYC).

With a view to streamline implementation of KYC procedures and ensure compliance with the AML Regulations, the mutual fund industry had collectively put in place arrangement with an independent agency (CDSL Ventures Limited) that acted as central record keeping agency ('Central Agency'), and as Central Agency had the responsibility for collection of documents relating to identity and address of investors.

In order to avoid duplication of KYC process with every SEBI registered intermediary and with a view to bringing about uniformity in the KYC requirement and a mechanism for centralization of the KYC records in the securities market, SEBI has vide its various circulars and the SEBI (KYC Registration Agency) Regulations 2011, introduced common KYC across market intermediaries.

With effect from January 01, 2012 ("Effective Date"), SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc.

### Following are the KYC requirements for new / prospective investors and existing investors:

#### i. KYC requirements for new / prospective investors:

New/ Prospective Investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on the website [www.unionmf.com](http://www.unionmf.com).

The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforesaid circulars / Prevention of Money Laundering Act, 2002, and circulars thereto. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. On receipt of initial/updated KYC documents from the Mutual Fund, the KRA shall send a letter to the investor within SEBI prescribed timelines, confirming the details thereof.

It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM)/Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorised to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, the Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), to act as, and to perform the functions of, the Central KYC (CKYC) Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a client, as defined in the Prevention of Money Laundering Act, 2002. Every reporting entity is required to capture the KYC information for sharing with the Central KYC Records Registry (CKYCR). Accordingly, the investors shall be required to provide requisite KYC information/ documents as prescribed by CERSAI and the AMC from time to time. Investors who have already completed CKYC and have a KYC Identification Number (KIN) can invest in the Mutual Fund by quoting the KIN and by submitting a self certified copy of PAN and by completing In-Person Verification (IPV) as mentioned above

#### ii. KYC requirements for existing investors:

Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, pursuant to SEBI circular no. MIRSD/ Cir-5 /2012 dated April 13, 2012 and subsequent SEBI communication, investors who had completed the erstwhile Centralised Mutual Fund KYC through CDSL Ventures Limited, are required to provide KYC details and complete IPV as per the new KYC requirements, which was not mandated earlier.

It is mandatory for all categories of investors to be KYC compliant for any amount of investment.

AMC reserves the right to reject application forms for transactions in units of the Mutual Fund not accompanied by common KYC Application Form or letter/ acknowledgement issued by the KRA/KIN issued by CERSAI. The KYC compliance status of the investors will be validated with the records of the KRA/CERSAI. For units held in demat form the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC. In relation to implementation of the SEBI Guidelines on identification of Beneficial Ownership, the AMC reserves the right to call for such information/ documents from the investors that the AMC deems fit.

For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).

#### D. BANK ACCOUNT DETAILS/ MULTIPLE BANK ACCOUNTS REGISTRATION

##### 1. To protect the interest of the applicants / investors from fraudulent encashment of cheques and as per the SEBI Regulations, it is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected.

2. The investor agrees that the proceeds towards redemptions and dividends will be despatched by the AMC or its Registrar & Transfer Agent through a reasonable mode of despatch like courier, post etc. in case of cheque/ demand draft or directly credited to the bank account (as per the details mentioned by the applicant) by using direct credit facility, RTGS or NEFT entirely and solely at the risk of the investor. The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for direct credit of redemption / dividends.

##### 3. Multiple Bank Accounts Registration Facility:

(i) Mutual Fund offers its investors facility to register multiple bank accounts for pay-in (except SIP, if any) & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated "Bank Accounts Registration Form". In case of new investors, the bank account mentioned on the purchase application form used for opening the folio will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of the other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

(ii) For registering bank details, please enclose cancelled cheque leaf for each of such banks accounts which will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered. If the bank account number on the cheque leaf is handwritten or first unit holders name is not printed on the face of the cheque, bank passbook with current entries not older than 3 months having the name, address and the account number of the account holder should be enclosed.

(iii) Any request without the above mentioned documents will be treated as invalid and will not be acted upon and any financial transaction, including redemptions will be carried with the previous details only. The AMC reserves the right to observe a cooling-off period of 10 calendar days for validation and registration of new bank account and to disallow redemption payouts into such bank accounts till completion of such cooling-off period.

(iv) Investors holding units only in non-demat form can avail the facility of registering multiple bank accounts by filling in the 'Bank Accounts Registration Form' available at our Investor Service Centres (ISCs).

4. In respect of new subscription/new folio creation, in case the bank mandate mentioned in the application form by the investor for effecting payouts is not the same as the bank account from which the investment is made, the Investor would be required to provide additional documents i.e. either a **Cancelled original cheque of the bank account with first unit holder's name and bank account number printed on the face of the cheque; or Bank Passbook with current entries not older than 3 months having the name, address and account number of the account holder**, in relation to the bank mandate, to enable the AMC to validate that the bank mandate belongs to the Investor. **Where such additional documents are not provided for the verification of bank account mentioned in the application form, the AMC reserves the right to consider the bank account used towards subscription payment as the registered bank account (bank mandate) for the purpose of effecting payouts such as redemptions and dividends.** For more details in this regard please refer to **Point viz. 'Bank account details mandatory for all Investors'** under section 'How to Apply?' of the SAI.

5. Proceeds of any redemption request will be sent only to a bank account that is already registered in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If redemption request is received together with a change of bank account (unregistered new bank account) or before verification and validation of the new bank account, the AMC reserves the right to process the redemption request to the currently registered default old bank account.

#### E. INVESTMENT & PAYMENT DETAILS

1. Investors subscribing under Direct Plan will have to select "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form for opting for Direct Plan. Investors purchasing / subscribing units

in the Scheme through a distributor are requested not to select "Direct Plan" in the application form but select Regular Plan. In case the investor does not select the desired Plan properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default Plan will be considered and applied.

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete /un-empanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

2. Investors/ Applicants should clearly indicate the desired Option/ Facility/ Frequency (as may be applicable under the Scheme) in the space provided in the Application Form. In case investor wishes to opt for multiple options (as may be applicable under the Scheme), separate application form will have to be filled.

3. In case the investor does not fill the desired Option/ Facility/ Frequency properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option/ facility/ frequency will be considered and applied.

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth/ IDCW	Growth
Payout of IDCW/ Reinvestment of IDCW/ Transfer of IDCW	Reinvestment of IDCW

4. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

5. The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected, except in case of any specific facility offered by the AMC which permits otherwise: i) Multiple cheques with single application (ii) Single cheque with multiple applications (iii) outstation cheque/ demand draft (iv) cash / money order / postal order (v) post dated cheques (post dated cheque for investment under SIP will be accepted) (vi) Third party payments (except in certain cases) (vii) Pre-funded instruments such as demand draft, pay order etc.

6. The cheque or other payment instrument as permitted should be payable locally at the centre where the application is submitted and should be drawn on any bank that is a member of the Bankers' Clearing House.

7. Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.

8. The subscription payment instrument(s) should be drawn in favour of the Scheme Name except in case of any specific facility offered by the AMC where the instructions to that facility prescribe a different requirement.

#### a. Non - acceptance of "Third Party Payment" instruments for subscriptions/ investments

1. "Third Party Payment Instruments" means a payment made through an instrument issued from an account other than that of the beneficiary investor. Applications to scheme of Union Mutual Fund accompanied by a Third Party Payment Instrument shall not be accepted by the AMC except in the following cases:

a. Payments made by an Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through payroll deductions or deductions out of expense reimbursements.

b. Custodian making investments on behalf of an FPI or a Client.

c. Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

d. Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum /one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

The AMC reserves the right to exercise extra due diligence in terms of ensuring the authenticity of the above arrangements from a fraud prevention perspective and ensuring compliance with the provisions of PMLA regarding prevention of money laundering etc.

In case a payment is covered under above exceptions, the following additional documents are required to be mandatorily provided together with the application form: KYC acknowledgement letter/ printout of KYC compliance status of the investor and the person making the payment.

2. In case of payments from a joint bank account, the sole /first holder of the Mutual Fund folio should be one of the joint holders of the bank account from which payment is made. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque/ payment instrument). Where the payment instrument/ advice does not mention the bank account holder's names, investors should attach bank pass book /bank statement / bank letter to substantiate that the first unit holder is one of the joint holders of the bank account.

3. The AMC/Mutual Fund/RTA will not accept any subscription/ purchase application from investors if accompanied by a pre-funded instrument (demand draft, pay order etc.) under any scheme of Union Mutual Fund.

4. In case of subscriptions payment through RTGS, NEFT, NECS, bank transfer etc investor is required to provide an acknowledgement copy of the instruction which has been provided to the bank indicating the account number and the debit instructions. The bank details mentioned on the instruction letter should be registered bank account or the first applicant/ unit holder should be one of the account holders of the bank account.

5. For payments through net banking and debit cards/ transactions through website, the AMC shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/RTA reserves the right to reject the transaction with due intimation to the investor.

6. The AMC reserves the right to reject the transaction or call for additional details, if pay-in bank account and other details are not mentioned on the form and/or do not match with payment instrument and/or necessary documents and declaration, as

applicable to respective investors and transactions, are not attached or are insufficient.

#### b. NRI Investors

NRIs and PIOs may purchase units of the Union Mutual Fund on a repatriation or non-repatriation basis, while FPIs may purchase units only on a repatriation basis. A subscription by FPIs / Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board (FIPB).

**Repatriation basis** - In case of NRIs and PIOs residing abroad, investing on repatriable basis, payments may be made either by inward remittance through normal banking channels or out of funds held in a Non-Resident (External) Rupee account (NRE) / Foreign Currency (Non-Resident) account (FCNR). NRIs shall be required to furnish such documents as may be necessary and as desired by the Fund in connection with the investment in the Scheme(s). FIs may pay their subscription amounts either by inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non-Resident Rupee Accounts maintained with a designated branch of an authorised dealer. Payments shall be made by cheques / other payment instruments as permitted crossed "Account Payee Only". AMC may at its discretion accept subscription accompanied with foreign currency instrument. NAV applicable in such case would be of the date when the funds get credited into the Fund's account.

**Non Repatriation basis** - In the case of NRIs investing on non-repatriable basis, payment may be made either by inward remittance through normal banking channels or cheque/other payment instrument as permitted drawn out of funds held in an NRE / FCNR / Non-Resident ordinary Rupee Account (NRO). FPIs are not allowed to make payment on Non repatriable basis. The Trustee/AMC, at its discretion, may choose from time to time to alter or add other modes of payment.

**For more details please refer to the SID.**

#### F. SYSTEMATIC INVESTMENT PLAN (SIP) AND OTHER FACILITIES

- Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
- Investors can choose any preferred date of the month as SIP debit date. In case the chosen SIP date falls on a non-business date or a date which is not available in a particular month. The SIP will be processed on the immediate next business day.
- Units will be allotted on the applicable dates. In case the date falls on a non-business day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.
- The SIPs by an investor where the aggregate of instalment value does not exceed ₹ 50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However, in lieu of PAN, Investor (including joint holders) has to submit any one of the photo identification documents along with the application (Refer Section C). This exemption will be applicable only for investment by individuals (including NRIs but not PIOs), minors and sole proprietary firms. HUFs and other categories will not be eligible for this exemption. Please refer Section C for details relating to exemption from PAN.
- The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
- Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 15 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s), if any, will be returned to the unit holder.

#### SIP through debit facility

- In case the investor wishes to opt for SIP payments through auto debit facility, please indicate the preference in the box provided for the purpose in the application form and fill in the "SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM".
- The 'Mandate Instruction for Auto Debit' in the SIP Auto Debit Form needs to be filled in and signed by the bank account holders in the same order and manner in which the bank account is held by them.
- The SIP shall commence after 25 calendar days in case of registration via new OTM (One Time Mandate). In case OTM is already registered, SIP shall commence by 10 calendar days.
- Investors will not hold Union Mutual Fund or its registrar and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/ Auto Debit/ ECS and the investor assumes the entire risk of using this facility and takes full responsibility for the same.

#### SIP transactions in dematerialised (demat) mode:

- In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the SID of the scheme and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization of funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday.
- For details of SIP Top up facility, Trigger Facility, STP Intello Facility and Multi Scheme Investment Facility please refer to the SID of the Scheme.
- Investors intending to opt for these facilities should fill up the relevant application form as may be available on the website [www.unionmf.com](http://www.unionmf.com)

**Please refer to the Scheme Information Document (SID) of the scheme for complete details.**

#### G. ALLOTMENT OF UNITS IN DEMAT MODE/DEMAT ACCOUNT DETAILS

- Applicants/Unitholders/Investors who wish to hold units in dematerialized form must have a beneficiary account with National Securities Depository Limited (NSDL) or Central Depository Services (India) Ltd. (CDSL) prior to making the application.
- Please fill in the DP ID number, DP name and Beneficiary Account number with the DP in the application form. In case of no details/ incorrect / incomplete details, allotment will be made in physical form provided KYC acknowledgement proof is attached.
- Ensure that names in the application form should be identical to those appearing in the account details in the depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository.**
- For allotment in electronic form, units will be credited directly in the demat account of the investor.
- The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
- The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link [www.nsdl.co.in](http://www.nsdl.co.in) or [www.cdslindia.com](http://www.cdslindia.com).
- The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.

- The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription.
- The options viz. Daily, Weekly and Fortnightly IDCW and the facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), if applicable under the Scheme, are currently NOT available in the dematerialised mode.**
- Submission of KYC acknowledgement proof is optional.
- In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action.
- The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP.
- For those investors who hold units in Demat mode, all non-financial transaction such as Change in Address, Bank Mandate, Nominee Registration etc should be routed directly through their DP's as per the format defined by them.
- It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.
- If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unitholder need to contact the DP for detailed procedure.
- For the detailed procedure and other provisions on holding units in the Demat mode investors may refer to the SID/ SAI/ KIM and addendums thereto.**

#### H. NOMINATION DETAILS

To avoid any cumbersome procedures for the legal heirs to transfer the investment of the deceased holder, it is recommended to register nomination. Investor can change the nominee as many times as he/she/they wish by registering a revised nomination form.

- As per SEBI Regulations, applicants/unit holder may nominate a maximum of 3 person(s) to whom the amounts will be payable in the event of death of the sole or all unit holders as the case may be, in respect of investment under a folio.
- Investors who desire to make nomination in respect of multiple nominees should fill the Multiple Nomination Form available on our website [www.unionmf.com](http://www.unionmf.com). If no percentages are mentioned, nomination will be done equally for all the nominees.
- Where a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
- Nomination shall be mandatory for new folios / accounts opened by individuals (optional for jointly held Mutual Fund folios). Even those investors who do not wish to nominate must separately confirm their non-intention to nominate. Investors subscribing to mutual fund units shall have the choice of a. Providing nomination (or) b. Opting out of nomination through a signed Declaration. Applications for new folios / accounts for individuals where neither nomination is provided nor confirmation for opting out of nomination is provided by the investor, shall be rejected.**
- Every new nomination for a folio will overwrite the existing nomination.
- Nomination can be made only by investors who opt for allotment in physical form (non demat form). In case the units are held in demat form, the nomination details as recorded with the depository account will be applicable.
- The nomination may be only by individual's applying for/holding units on their own behalf, singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of HUF, holder of POA cannot nominate. Nomination is also not allowed in a folio held on behalf of a minor.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. However, in such cases, the Unitholder cannot be the guardian of the nominated minor. If no Guardian is provided, nomination of minor will be invalid. Nomination can also be in favour of the Central Government, State Government and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), Society, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family or a Power of Attorney Holder.
- A Non-Resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Further, nomination in respect of the units stands rescinded upon the transfer of units.
- The rights in the units will vest in the nominee(s) only upon the death of all unit holders.
- The applicant(s) / investor(s) by signing this nomination form is / are deemed to have read and understood the provisions of Regulation 29A of the SEBI (Mutual Funds) Regulations, 1996, read with SEBI Circular dated June 15, 2022 and/or any amendments thereto or any rules / regulations framed in pursuance thereof governing the nomination facility and agree/s to be bound by the same.
- The Nomination facility extended under the scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment / transfer to the Nominee(s). Transfer of Units / payment to the nominee(s) of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his / her / their successors / legal heirs.

#### I. OTHER FACILITIES / E-MAIL COMMUNICATION

- Account statements/ Consolidated Account Statement, newsletters, Annual Reports/ abridged summary thereof and other kinds of communication will be sent only through e-mail instead of physical, for investors who have provided their e-mail address on the application forms. However, in case the investors wish to get the hard copy of these documents, they are requested to specifically indicate their preference in the application forms or send an e-mail to [investorcare@unionmf.com](mailto:investorcare@unionmf.com) or contact the customer service centre.
- It is deemed that the unit holder is aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.

#### J. DEDUCTION OF TRANSACTION CHARGE FOR INVESTMENTS THROUGH EMPANELLED DISTRIBUTORS OF THE FUND:

**With effect from April 01, 2024, no transaction charges will be deducted from the investment amount for transactions/applications received through distributors (i.e. under Regular Plan) and full subscription amount will be invested in the Schemes, subject to the statutory levies.**



**K. DECLARATION AND SIGNATURE(S)**

- Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
- Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/her official seal.
- Applications by minors should be signed by their guardians.
- In case of an HUF, the Karta should sign on behalf of the HUF.
- If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted with the application, which will be returned after verification. The PoA document must contain the signatures of both the applicant and the constituted Attorney. If the PoA is not submitted with the application, the application form will be rejected.
- In case of non-individual investors, a list of authorised signatories should be submitted along with application form or in case of any change in the authorised signatories list; the AMC/ Registrar must be notified within 7 days.
- Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the application form.**

**L. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):**

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIN, it is mandatory to state the Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/ declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/ space provided for the ARN Number/ EUIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

- M. Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS) Details and Terms & Conditions:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-Tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with FIs or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are a tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach it to this form.

**BENEFICIAL OWNERSHIP DETAILS (UBO):**

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership.

In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

**NPO INSTRUCTIONS:**

- As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated Mar 07, 2023,
  - Definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
  - Controlling ownership interest % has been revised from 25%/15% to 10% for Corporate/ Trust respectively to consider as an Ultimate Beneficiary Owner (UBO).
- As per new PML amendment, every Banking Company or Financial Institution or intermediary has to ensure that the NPO, it is servicing gets registered on the DARPAN Portal, if not already registered. New accounts /folios will not be created for NPOs by the Mutual Funds, without such registration. Visit NGO Darpan website - <https://ngodarpan.gov.in/> for DARPAN registration.

**N. TRANSACTIONS THROUGH MUTUAL FUND DISTRIBUTORS (STOCK EXCHANGE PLATFORM)**

Investors may note that, SEBI vide its Circulars no. CIR/MRD/DSA/32/2013 dated October 4, 2013 and CIR/MRD/DSA/33/2014 dated December 9, 2014, permitted Mutual Fund Distributors to use recognized Stock Exchange infrastructure to purchase/ redeem units directly from Mutual Fund/Asset Management Companies on behalf of their clients. Accordingly, Mutual Fund Distributors registered with the Association of Mutual Funds in India (AMFI) and who have been permitted by NSE, are eligible to use "NSE Mutual Fund Platform II (NMF

II)" which is an online Mutual fund Platform of National Stock Exchange of India Ltd. ('NSE') to purchase and/or redeem units of the schemes in physical (non-demat) mode and/or demat (electronic) mode. For further details please refer the SID of this Scheme.

**O. LEVY OF STAMP DUTY ON APPLICABLE MUTUAL FUND TRANSACTION**

Investors/ Unit holders of all Schemes of Union Mutual Fund are requested to note that, pursuant to Part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications including Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in, Reinvestment of Income Distribution cum Capital Withdrawal) with effect from July 1, 2020. For further details in relation to levy of stamp duty, investors are requested to refer the SID of respective scheme.

**P. SYSTEMATIC TRANSFER PLAN (STP)**

- A minimum period of 8 days shall be required for registration under STP. In case the required time of 8 calendar days are not met, then the STP will be processed from the next STP cycle.
- The STP Frequencies available are as follows:

Frequency	Cycle Day / Date*	Default Day / Date	Minimum Instalment Amount (in ₹) ^	Minimum Instalments
Daily	Daily (Only Business Day)	Not Applicable	₹ 100 & in multiples of ₹ 1/- thereafter	6
Weekly	Monday to Friday	Wednesday	₹ 100 & in multiples of ₹ 1/- thereafter	6
Fortnightly	Every Alternate Wednesday	Every Alternate Wednesday	₹ 100 & in multiples of ₹ 1/- thereafter	6
Monthly/ Quarterly/ Half Yearly	Any date of the month	8 <sup>th</sup> of the month.	₹ 100 & in multiples of ₹ 1/- thereafter	6

\*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme

^ For Union ELSS Tax Saver Fund, the minimum instalment amount will be ₹500 & in multiples of ₹ 1/- thereafter.

- Units marked under Lien, Pledge or Lock-in Period in the Transferor scheme will not be eligible for STP.
- An investor has to clearly specify the name & the option of the Transferor & Transferee scheme in the enrolment form. If name of the Transferor or Transferee Scheme is not stated or incase of any ambiguity, STP enrolment request shall be liable to get rejected. In the absence of information, the default option for transferee scheme shall be growth option. All valid applications will be processed as per the applicable uniform cut off timings on the working days as mentioned in the respective scheme SID.
- If the required minimum balance is not available in the transferor scheme for 3 consecutive attempts, the STP registered will be terminated.
- STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- A request for STP will be treated as a request for redemption from the Transferor scheme and subscription into the selected Transferee scheme(s), option(s) / plan(s), at the applicable NAV, subject to load and statutory levy, if any.
- The Load Structure prevailing at the time of submission of the STP application will apply for all the installments indicated in such application. Also, the instructions for STP and SWP are appearing after the instructions for declarations and signatures. It should be added after the instructions for SIP.
- Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the Customer Service Centres (CSC) of the AMC or its Registrar. Notice of such discontinuance should be received at least 8 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.

**Q. SYSTEMATIC WITHDRAWAL PLAN (SWP)**

- A minimum period of 8 days shall be required for registration under SWP. In case the required time of 8 calendar days are not met, then the SWP will be processed from the next SWP cycle.
- The SWP frequencies available under the Scheme are as follows:

Frequency	Cycle Day / Date*	Default Day / Date	Minimum Instalment Amount (in ₹)	Minimum Instalments
Daily	Daily (Only Business Day)	Not Applicable	₹ 1000 & in multiples of ₹ 1/- thereafter	6
Monthly/ Quarterly/ Half Yearly/ Yearly	Any date of the month.	8 <sup>th</sup> of the month.	₹ 1000 & in multiples of ₹ 1/- thereafter	6

\*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme

- Units marked under Lien, Pledge or Lock-in Period in the Transferor scheme will not be eligible for SWP.
- All valid applications will be processed as per the applicable uniform cut off timings on the working days as mentioned in the respective scheme SID.
- If the required minimum balance is not available in the scheme for 3 consecutive attempts, the SWP registered will be terminated. Also the SWP will be automatically terminated if all units are liquidated or withdrawn from the Scheme or pledged or upon receipt of intimation of death of the unit holder.
- The Load Structure prevailing at the time of submission of the SWP application will apply for all the installments indicated in such application.
- Unit holders will have the right to discontinue the SWP facility at any time by sending a written request to the Customer Service Centres (CSC) of the AMC or its Registrar. Notice of such discontinuance should be received at least 8 days prior to the due date of the next transfer date. On receipt of such request, the SWP facility will be terminated.

## CAMS Customer Service Centres / CAMS Transaction Points: (For all Schemes)

• **Agartala** - Nibedita, 1st floor, JB Road, Palace Compound, Near Babuana Tea and Snacks, Agartala, Tripura - 799001. • **Agra** - No. 8, II Floor Maruti Tower Sanjay Place Agra Uttar Pradesh - 282002. • **Ahmedabad** - 111-113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380 006. • **Ahmednagar** - Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opposite Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. • **Ajmer** - AMC No. 423/30 Near Church Brahampuri, Opp T B Hospital Jaipur Road Ajmer Rajasthan - 305001. • **Akola** - Opp. RLT Science College Civil Lines Akola Maharashtra - 444001. • **Aligarh** - City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttar Pradesh - 202001. • **Allahabad** - 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad Uttar Pradesh - 211001. • **Alleppey** - Doctor's Tower Building Door No. 14/2562, 1st floor North of Iorn Bridge, Near Hotel Arcadia Regency Alleppey Kerala - 688011. • **Alwar** - 256A, Scheme No-1, Arya Nagar Alwar Rajasthan - 301001. • **Amaravati** - 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies Amaravati Maharashtra - 444601. • **Ambala** - Opposite PEER Bal Bhavan Road Ambala Haryana - 134003. • **Amritsar** - 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar - 143001, Punjab. • **Anand** - 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand Gujarat - 388001. • **Anantapur** - AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur - 515 001. • **Andheri** - 351, Icon, 501, 5 Floor, Western Express Highway, Andheri - East, Mumbai - 400069. • **Ankleshwar** - Shop No - F -56 First Floor, Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar-Bharuch Gujarat - 393002. • **Asansol** - Block - G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol West Bengal - 713303. • **Aurangabad** - 2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar, New Samartha Nagar, Opp. HDFC Bank, Aurangabad, Maharashtra - 431001. • **Balasure** - B C Sen Road Balasure Orissa - 756001. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore Karnataka - 560 042. • **Bangalore** - 1st Floor 17/1,-(272) 12th Cross Road, Wilson Garden, Bangalore - 560027. • **Bareilly** - F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001. • **Basti** - Office no 3, 1st Floor Jamia Shopping Complex, (Opposite Pandey School) Station Road Basti Uttar Pradesh - 272002. • **Belgaum** - Classic Complex, Block no. 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum, Karnataka - 590 006. • **Ballari** - 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102, Karnataka. • **Berhampur** - Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur, Odisha - 760 002. • **Bhagalpur** - Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812001. • **Bharuch (parent: Ankleshwar TP)** - A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. • **Bhatinda** - 2907 GH,GT Road Near Zila Parishad Bhatinda Punjab - 151001. • **Bhavnagar** - 501 - 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364001. • **Bhilai** - First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, Dist. Durg, PIN - 490020. • **Bhilwara** - Shope No 211 - 213, Indraprastha tower Second floor Shyam ki sabji mandi Near Mukharji garden Bhilwara Rajasthan - 311001. • **Bhopal** - Plot no 10, 2nd Floor Alankar Complex Near ICICI Bank MP Nagar, Zone II Bhopal Madhya Pradesh - 462011. • **Bhubaneswar** - Plot No - 501/1741/1846, Premises No-203, 2nd Floor, Khavel Nagar, Unit-3, Bhubaneswar - 751001. • **Bhuj** - Office no. 4-5, first floor, RTO Relocation Commercial Complex -B, opposite Fire Station, near RTO Circle, Bhuj - Kutch, 370001. • **Bhusawal (Parent: Jalgaon TP)** - 3, Adelade Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal Maharashtra - 425201. • **Bikaner** - Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, Rajasthan - 334 001. • **Bilaspur** - Shop No. B - 104, First Floor, Narayan Plaza, Link Road Bilaspur, Chattisgarh - 495001. • **Bohorampur** - No. 107/1, A C Road, Ground Floor, Bohorampur, Murshidabad, West Bengal - 742103. • **Bokaro** - 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004. • **Borivali** - 501 - Tiara Chambers, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092. • **Burdwan** - 399 G T Road, Basement of Talk of the Town, Burdwan, West Bengal - 713 101. • **Kozhikode (Calicut)** - 29/97G, 2nd Floor, S.A Arcade, Mavoor Road, Arayidathupalam, Kozhikode - Kerala - 673016. • **Chandigarh** - Deepak Tower SCO 154-155, 1st Floor Sector 17-C Chandigarh Punjab - 160 017. • **Chennai** - Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai Tamil Nadu - 600 034. • **Chennai** - No.158, Rayala Tower-1, Anna Salai, Chennai - 600 002. • **Chhindwara** - 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. • **Chittorgarh** - 3 Ashok Nagar Near Heera Vatika Chittorgarh Rajasthan - 312001. • **Cochin** - Modayil, Door No. : - 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin, Kerala - 682 016. • **Coimbatore** - No. 1334, Thadagam Road, Thirumoorthy Layout, R. S. Puram, Behind Venkateswara Bakery, Coimbatore - 641 002. • **Cuttack** - Near Indian Overseas Bank Cantonment Road Mata Math Cuttack Orissa - 753001. • **Darbhanga** - Ground Floor, Belhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga, Bihar -846001. • **Davenegere** - 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Devengere Karnataka - 577002. • **Dehradun** - 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun Uttaranchal - 248001. • **Deoghar** - S S M Jalan Road ground floor Opp. Hotel Ashoke Caster Town Deoghar Jharkhand - 814112. • **Dhanbad** - Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad Jharkhand - 826001. • **Dharmapuri** - 16A/63A, Pidamaneri Road Near Indoor Stadium Dharmapuri Tamil Nadu - 636 701. • **Dhule** - House No. 3140, Opp. Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra - 424 001. • **Durgapur** - Plot No 3601, Nazrul Sarani City Centre, Durgapur, West Bengal - 713216. • **Erode** - 197, Seshaiyer Complex Agharam Street Erode Tamil Nadu - 638001. • **Faizabad** - 9/1/51, Rishi Tola Fatehganj, Ayodhya (Faizabad), Uttar Pradesh - 224001. • **Faridhabad** - LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad, Haryana - 121002. • **Gandhidham** - Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. • **Ghaziabad** - First Floor C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad, Uttar Pradesh, Pin-201002. • **Goa** - Office no 103, 1st floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403 001. • **Gondal (Parent Rajkot)** - A/177, Kailash Complex Opp. Khedut Decor Gondal Gujarat - 360 311. • **Gorakhpur** - Shop No. 5 & 6, 3rd Floor, The Mall, Cross Road A. D. Tiraha, Bank Road, Gorakhpur - 273001. • **Gulbarga** - Pal Complex, Ist Floor Opp. City Bus Stop, Super Market Gulbarga Karnataka - 585 101. • **Guntur** - D No 31-13-1158, 1st Floor, 13/1 Arundalpet, Ward No.6, Guntur - 522002. • **Gurgaon** - Unit no-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001, Haryana. • **Guwahati** - Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati, Assam - 781008. • **Gwalior** - G-6 Global Apartment Kailash Vihar Colony Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh - 474002. • **Haldia** - J.L. No. 126, Basudevpur Mouza, Haldia Municipality, Ward No 10, Durgachak, Haldia, District Purba Medinipur, West Bengal - 721602. • **Haldwani** - Durga City Centre Nainital Road Haldwani Uttarakhnad - 263139. • **Haridwar** - F - 3, Hotel Shaurya, New Model Colony, Haridwar - 249408. • **Hazaribag** - Municipal Market Annanda Chowk Hazaribagh Jharkhand - 825301. • **Himmatnagar** - D-78 First Floor New Durga Bazar Near Railway Crossing Himmatnagar Gujarat - 383 001. • **Hisar** - 12, Opp. Bank of Baroda Red Square Market Hisar Haryana - 125001. • **Hooghly** - 47/S/1 Raja Rammohan Roy Sarani, Serampore, Dist Hooghly, Hooghly - 712203. • **Hoshiarpur** - Near Archies Gallery Shimla Pahari Chowk Hoshiarpur Punjab - 146 001. • **Hosur** - 25/204, Attibele Road HCF Post, Mathigiri Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. • **Hubli** - No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road Hubli Karnataka - 580 029. • **Hyderabad** - 208, II Floor Jade Arcade Paradise Circle Secunderabad Andhra Pradesh - 500 003. • **Indore** - 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp. Greenpark Indore Madhya Pradesh - 452 001. • **Jabalpur** - 8, Ground Floor, Datt Towers Behind Commercial Automobiles Napier Town Jabalpur Madhya Pradesh - 482001. • **Jaipur** - R-7, Yudhishthir Marg , C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001. • **Jalgaon** - Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon Maharashtra - 425001. • **Jalna** - Shop No 6, Ground Floor Anand Plaza Complex Bharat Nagar, Shivaji Putla Road Jalna Maharashtra - 431 203. • **Jammu** - JRDS Heights Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu J & K - 180004. • **Jamnagar** - 207, Manek Centre, P.N. Marg, Jamnagar, Gujarat - 361 001. • **Janakpuri** - Office Number 112, 1 Floor Mahatta Tower, B Block Community Centre, Janakpuri - 110058, New Delhi. • **Jamshedpur** - Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001. • **Jaunpur** - 248, Fort Road, Near AMBER HOTEL, Jaunpur, Uttar Pradesh - 222001. • **Jhansi** - 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • **Jodhpur** - 1/5, Nirmal Tower Ist Chopasani Road Jodhpur Rajasthan - 342003. • **Junagadh** - Aastha Plus, 202 - A, 2nd Floor, Sardarbag Road, Nr. AlkapuriOpp, Zansi Rani Statue, Junagadh - 362001. • **Kadapa** - D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa - 516001. Andhra Pradesh. • **Kakinada** - D No-25-4-29, 1 floor, Kommireddy vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001. • **Kalyan** - Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Chatrapati Shivaji Maharaj Chowk, Opposite Kalyan Dombivli Municipal Corporation (KDMC), Kalyan (West), Thane - 421 301. • **Kalyani** - A - 1/50, Block - A, Dist Nadia Kalyani West Bengal - 741235. • **Kannur** - Room No.14/435 Casa Marina Shopping Centre Talap Kannur Kerala - 670004. • **Kanpur** - I Floor 106 to 108 CITY CENTRE Phase II 63/2, THE MALL Kanpur Uttar Pradesh - 208 001. • **Karimnagar** - HNo.7-1-257, Upstairs S B H Mangammathota Karimnagar Andhra Pradesh - 505 001. • **Karnal (Parent :Panipat TP)** - 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. • **Karur** - 126 G, V.P.Towers, Kovai Road Basement of Axis Bank Karur Tamil Nadu - 639002. • **Katni** - 1st Floor, Gurunanak Dharmakanta Jabalpur Road BARGAWAN Katni Madhya Pradesh - 483 501. • **Khammam** - Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam Andhra Pradesh - 507 001. • **Kharagpur** - "Silver Palace", OT Road, Inda - Kharagpur, 301G.P-Barakola, PS - Kharagpur Local, West Bengal - 721 305. • **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416001. • **Kolkata** - Kankaria Centre, 2/1, Russell Street, (2ndFloor), Kolkata - 700071. • **Kolkata-CC** - 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata - 700 001. • **Kollam** - Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. • **Korba** - KH. No. 183/2G, Opposite Hotel Blue Diamond, T.P. Nagar, Korba - 495677. • **Kota** - B-33 'Kalyan Bhawan Triangle Part, Vallabh Nagar Kota Rajasthan - 324007. • **Kottayam** - 1307 B, Puthenparambil Building KSACS Road, Opp. ESIC office Behind Malayala Manorama Muttambalam P O Kottayam - 686501. • **Kukatpally** - No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072. • **Kumbakonam** - 28/8, 1st Floor, Balakrishna Colony Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. • **Kurnool** - Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddargi, 39th Ward, Kurnool, Andhra Pradesh - 518001. • **Lucknow** - Office No. 107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow - 226001. • **Ludhiana** - U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana Punjab - 141 002. • **Madurai** - Shop No. 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai, Tamil Nadu - 625001. • **Mahabubnagar** - H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar, Telangana - 509001. • **Malda** - Daxhinapan Abasan Opp Lane of Hotel Kalinga SM Pally Malda West Bengal - 732 101. • **Mangalore**

- 14-6-674/15(1), Shop No.UG11-2 Maximus Complex, Light House Hill Road, Mangalore, Karnataka - 575 001. • **Manipal** - Shop No A-2, Basement floor, Academy Tower Opposite Corporation Bank Manipal Karnataka - 576104. • **Mapusa (Parent ISC : Goa)** - Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Goa Mapusa - 403 507. • **Margao** - F4 - Classic Heritage Near Axis Bank, Opp. BPS Club Pajifond, Margao, Goa - 403 601. • **Mathura** - 159/160 Vikas Bazar Mathura Uttar Pradesh - 281001. • **Meerut** - 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut Uttar Pradesh - 250002. • **Mehsana** - 1st Floor, Subhadra Complex Urban Bank Road Mehsana Gujarat - 384 002. • **Moga** - Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Punjab, Moga - 142 001. • **Moradabad** - H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244 001. • **Mumbai** - Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Mumbai** - Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. • **Muzzafarpur** - Brahman toli, Durgasthan Gola Road Muzaffarpur Bihar - 842001. • **Mysore** - No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore, Karnataka - 570009. • **Nadiad (Parent TP: Anand TP)** - F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. • **Nagpur** - 145 Lendra New Ramdaspath Nagpur Maharashtra - 440 010. • **Namakkal** - 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road Namakkal Tamil Nadu - 637001. • **Nasik** - 1st Floor, "Shraddha Niketan" Tilak Wadi, Opposite Hotel City Pride, Sharanpur Road, Nasik, Maharashtra - 422 002. • **Navsari** - 214-215, 2nd Floor, Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445. • **Nellore** - Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore, Andhra Pradesh - 524001. • **New Delhi** - 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001. • **New Delhi** - Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. • **Nizamabad** - 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad, Andhra Pradesh - 503001. • **Noida** - Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. 8-82, Sector -18, Noida - 201301. • **Ongole** - Shop No.1128, First Floor, 3rd Line, Sri Bapuji Market Complex,Ongole, Andhra Pradesh - 523001. • **Palakkad** - Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001. • **Palanpur** - Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001. • **Panipat** - SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G.T. Road, Panipat, Haryana - 132103. • **Patiala** - 35, New Lal Bagh, opposite Polo Ground, Patiala, 147001. • **Patna** - G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna, Bihar - 800 001. • **Pondicherry** - S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry Pondicherry - 605001. • **Pune** - Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. • **Rae Bareli** - 17, Anand Nagar Complex Rae Bareli Uttar Pradesh - 229001. • **Raipur** - HIG,C-23, Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492004. • **Rajahmundry** - Door No: 6-2-12, 1st Floor,Rajeswari Nilayam Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar Rajahmundry Andhra Pradesh - 533 101. • **Rajapalayam** - No 59 A/1, Railway Feeder Road Near Railway Station Rajapalayam Tamil Nadu - 626117. • **Rajkot** - Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan Limda Chowk Rajkot Gujarat - 360001. • **Ranchi** - 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal Ranchi Jharkhand - 834001. • **Ratlam** - Dafria & Co 18, Ram Bagh Near Scholar's School Ratlam Madhya Pradesh - 457001. • **Ratnagiri** - Orchid Tower, Ground Floor, Gala no 06, S.V. No.301/Paiki 1/2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Ratnagiri, Dist. Ratnagiri - 415612. • **Rohtak** - SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001. • **Roorkee** - 22 Civil Lines Ground Floor Hotel Krish Residency Roorkee Uttarakhand - 247667. • **Rourkela** - J. B. S. Market Complex,2nd Floor, Udit Nagar Road, Rourkela, Orissa, Rourkela - 769012. • **Sagar** - Opp. Somani Automobiles Bhagwanganj, Sagar Madhya Pradesh - 470 002. • **Saharanpur** - I Floor, Krishna Complex Opp. Hathi Gate Court Road Saharanpur Uttar Pradesh - 247001. • **Salem** - No.2, I Floor Vivekananda Street, New Fairlands Salem Tamil Nadu - 636016. • **Sambalpur** - C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur Orissa - 768001. • **Sangli** - Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli, Maharashtra - 416 416. • **Satara** - 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Satara Maharashtra - 415002. • **Shahjahanpur** - Bijlipura, Near Old Distt Hospital Near Old Distt Hospital Shahjahanpur Uttar Pradesh - 242001. • **Shimla** - I Floor, Opp. Panchayat Bhawan Main gate Bus stand Shimla Himachal Pradesh - 171001. • **Shimoga** - No.65, 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577 201. • **Siliguri** - 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri - 734001. • **Sirsa** - M G Complex Bhawna Marg, Beside Over Bridge, Bansal Cinema Market, Sirsa - 125055. • **Sitapur** - Arya Nagar Near Arya Kanya School Sitapur Uttar Pradesh - 261001. • **Solan** - 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall Solan Himachal Pradesh - 173 212. • **Solapur** - Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth Near Pangal High School Solapur Maharashtra - 413001. • **Sriganganagar** - 18 L Block Sri Ganganagar Rajasthan - 335001. • **Srikakulam** - Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side Nanubala Street Srikakulam Andhra Pradesh - 532 001. • **Sultanpur** - 967, Civil Lines Near Pant Stadium Sultanpur Uttar Pradesh - 228 001. • **Surat** - Shop No-G-5, International Commerce Center, near Kadiwala School, Majura Gate, Ring Road, Surat, 395002. • **Surendranagar** - Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar, Gujarat - 363001. • **Thane** - Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express Way, Thane (West), Maharashtra - 400 601. • **Thiruppur** - 1(1), Binny Compound, II Street, Kumaran Road Thiruppur Tamil Nadu - 641601. • **Thiruvalla** - 1st Floor, Room No - 61(63), International Shopping Mall, opposite St. Thomas Evangelical Church, above Thomson Bakery, Manjady, Thiruvalla - 689105 • **Tinsukia** - Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia - 786 125, Assam. • **Tirunelveli** - No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. • **Tirupathi** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi, Andhra Pradesh - 517 501. • **Trichur** - Room No. 26 & 27 Dee Pee Plaza Kokkalai Thrissur Kerala - 680001. • **Trichy** - No 8, I Floor, 8th Cross West Extn Thillainagar Trichy Tamil Nadu - 620018. • **Trivandrum** - TC no: 22/902, 1st - Floor "Blossom" Building, Opposite NSS Karayogam, Sasthamangalam Village PO Thiruvananthapuram, Kerala -695010. • **Tuticorin** - 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu, Tuticorin - 628003. • **Udaipur** - 32, Ahinsapur, Fatehpura Circle, Udaipur - 313001. • **Ujjain** - 109, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain, Madhya Pradesh - 456010. • **Vadodara** - 103 Aries Complex BPC Road, Off R.C. Dutt Road Alkapuri Vadodara Gujarat - 390 007. • **Valsad** - 3rd floor Gita Nivas, opp Head Post Office Halar Cross Lane Valsad Gujarat - 396001. • **Vapi** - 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396 195. • **Varanasi** - Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi, Uttar Pradesh - 221 010. • **Vashi** - BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opposite Vashi Railway Station, Vashi, Navi Mumbai, Maharashtra - 400 705. • **Vasco (Parent Goa)** - No DU 8, Upper Ground Floor Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank Vasco da gama Goa - 403802. • **Vellore** - Door No. 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001. • **Vijayawada** - 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada Andhra Pradesh - 520 010. • **Visakhapatnam** - Door No. 47-3-2/2, Flat No GF2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016. • **Warangal** - A.B.K Mall, Near Old Bus Depot road BVSS Mayuri Complex F-7, 1st Floor, Ramnagar Hanamkonda Warangal Andhra Pradesh - 506001. • **Yamuna Nagar** - 124-B/R Model Town Yamunanagar Yamuna Nagar Haryana - 135 001. • **Yavatmal** - Pushpam, Tilakwadi Opp. Dr. Shrotri Hospital Yavatma Maharashtra - 445 001.

### Union Mutual Fund - Customer Service Centers and Official Points of Acceptance: (For all Schemes)

- **Ahmedabad:** Union Asset Management Co Pvt Ltd, 907, Shitiratna Building, 9th Floor, Panchvati Circle, C. G. Road, Ahmedabad - 380 006.
- **Bangalore:** Union Asset Management Co Pvt Ltd, Unit No. 206, Prestige Meridian -II, No. 30, M.G Road, Bengaluru - 560 001.
- **Bhubaneswar:** GBP Business Center, Unit 103-D, 191/A, Kharavela Nagar, Unit 3, Odisha, Bhubaneswar - 751001.
- **Chandigarh:** Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin no. - 202, 2nd Floor, Sector 17 - C, Chandigarh - 160 017.
- **Chennai:** Union Asset Management Co Pvt Ltd, 206, 2nd floor, Challa mall, 11 & 11A, Sir Theagaraya Road, T. Nagar, Chennai - 600017.
- **Guwahati:** Ganpati Enclave, Ground floor, GS Road, Opposite Bora Service Station, Ullubari, Guwahati - 781 007.
- **Hyderabad:** Union Asset Management Co Pvt Ltd, 6-3-1085/D/501/A, 5th Floor, Dega Towers, Raj Bhavan Road, Somajiguda, Hyderabad - 500082.
- **Indore:** Union Asset Management Co Pvt Ltd, 320, Milinda Manor, 3rd Floor, 2, RNT Marg, Opposite Central Mall, Indore - 452001.
- **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.
- **Kanpur:** Office no. 211, 2nd Floor, Kan-chamber, 14/113, Civil Lines, Kanpur - 208 001.
- **Kochi:** Union Asset Management Co Pvt Ltd, M/s. Mayur Business Centre, Palleppady Jn., Chittoor Road, Ernakulam, Ernakulam Village Kochi, PIN: 682 035.
- **Kolkata:** Union Asset Management Co Pvt Ltd, 32, Chowringhee Road, OM Tower, 4th Floor, Room No. 401, Kolkata - 700071.
- **Lucknow:** Union Asset Management Co Pvt Ltd, 208, 2nd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001.
- **Mumbai (Registered Office):** Union Asset Management Co Pvt Ltd, Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059.
- **Mumbai (Fort):** Union Asset Management Co Pvt Ltd, 301, Janmabhoomi Bhavan, Janmabhoomi Marg, Fort, Mumbai - 400001.
- **Nagpur:** Union Asset Management Co Pvt Ltd, Fortune Business Centre, 6, Vasant - Vihar, 1st Floor, W.H.C. Road, Shankar Nagar, Nagpur - 440 010.
- **New Delhi:** Union Asset Management Co Pvt Ltd, A Wing, Ground Floor, 27 Statesman House, 148 Barakhamba Road, New Delhi - 110001.
- **Pune:** Union Asset Management Co Pvt Ltd, Office No. 04, 3rd Floor, Aditya Centegra, Final Plot No. 314, CTS No. 930, Shivaji Nagar, FC Road, Pune - 411005.
- **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.
- **Ranchi:** Union Asset Management Co Pvt Ltd, 302-A, 3rd Floor, Satya Ganga Arcade, Lalji Hirji Road, Jharkhand, Ranchi - 834001.
- **Varanasi:** Union Asset Management Co Pvt Ltd, Shop No. 9,10,11, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi - 221010.