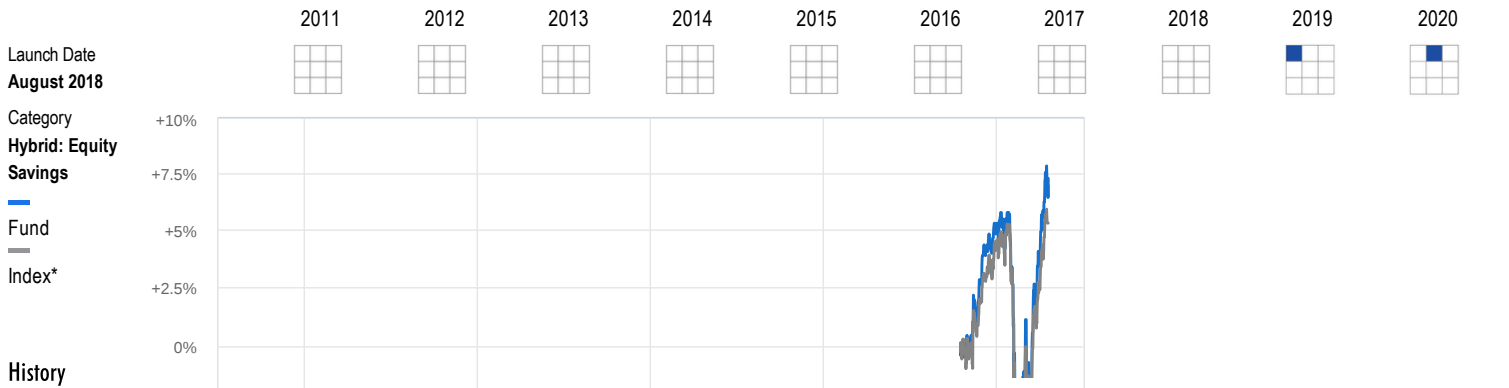


# Union Equity Savings Fund - Direct Plan - Direct

Unrated



Launch Date	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
August 2018										
Category	Hybrid: Equity Savings									
Rating	-	-	-	-	-	-	-	-	Unrated	Unrated
Nav(₹)	-	-	-	-	-	-	-	-	11.11	11.3600
Quartile Ranking	[Bar chart showing ranking from 1 to 10]									
Total Return(%)	-	-	-	-	-	-	-	-	8.92	2.25
Index*	-	-	-	-	-	-	-	-	9.59	0.99
Rank (Funds/Category)	-	-	-	-	-	-	-	-	8/21	4/18
Net Assets (₹Cr)	-	-	-	-	-	-	-	-	200	177

## Suitability

Equity-savings funds invest about a third of your money each in equity shares, bonds and arbitrage opportunities, though these proportions may vary a bit depending upon the market outlook of the fund manager. These funds are suitable for those who cannot withstand too much volatility in the value of their investments and are content with moderate returns which are slightly higher than fixed income options.

They may also suit those looking for a regular income from their accumulation. The debt and arbitrage portions of these funds can provide a moderate, but steady stream of income. The equity allocation, though adds a bit of volatility, but helps boost returns to keep up with the rate of inflation over the long term.

Invest only if your investment horizon is three years or more. To derive dependable income with some degree of inflation protection, invest your accumulated savings in these funds gradually over at least a few months, and then maintain a withdrawal rate in the range of 4-6 per cent of the value of your investment every year.

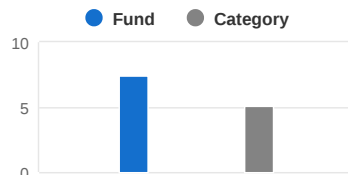
## Taxability of earnings:

**Capital gains:** If the mutual fund units are sold after 1 year from the date of investment, gains upto Rs 1 lakh in a financial year are exempt from tax. Gains over Rs 1 lakh are taxed at the rate of 10%. If the mutual fund units are sold within 1 year from the date of investment, entire amount of gain is taxed at the rate of 15%. No tax is to be paid as long as you continue to hold the units.

**Dividends:** Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

## Expense Ratio (%)

## Trailing Returns (%)



## SIP Returns (%)



## Risk Measures

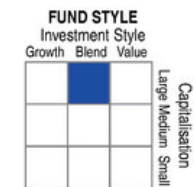
	Fund	Index*	Cat Avg
Standard Deviation	--	6.56	9.07
Sharpe Ratio	--	0.16	-0.07
Beta	--	--	1.29
R-Squared	--	--	0.87
Sortino Ratio			

Alpha

## Investment Information

AMC:	Union Asset Management Company Pvt.Ltd.
Website:	http://www.unionmf.com
Registrar:	Computer Age Management Ser...
Min Inv (₹):	5,000
Min SIP Inv (₹):	2,000
Exit Load:	1% for redemption within 15 days
<b>Nav</b>	
Growth:	11.36
Dividend:	11.36

## Equity Fund Style



## Portfolio Characteristics

Avg Mkt Cap	1,54,044
PB / PE	2.31/19.68
Large-cap	24.37
Mid-cap	12.51
Small-cap	0.21

## Top Holdings Equity (%)

Company	Assets
Reliance Industries	7.25
HDFC Bank	4.31
HDFC	3.85
ICICI Bank	3.44
Tata Consultancy Services	2.93

## Top Sector Weights (%)

Financial	13.32
Energy	7.24
Technology	6.19
FMCG	4.42
Automobile	2.77

## Debt Fund Style



## Portfolio Characteristics

Avg maturity	0.35
52 week high	0.86
52 week low	0.35
YTM	4.00
Credit quality	GOI/Cash

## Top Holdings Debt (%)

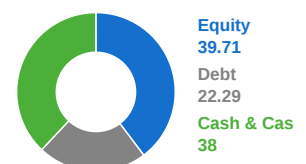
Company	Assets
8.40% SIDBI 2021	
7.20% HDFC 2020	
6.98% National Bank Agr. Ru..	
ICICI Bank 271-D	
HDFC Bank 96-D	

## Top Rating

Cash Equivalent	38.00
AAA	14.43
Term Deposit	7.30
SOV	0.56

## Top 5 Holdings (%)

## Asset Allocation (%)



All data as on 04-Aug-2020

\*VR MIP TRI