

# Union

## FLEXI CAP FUND

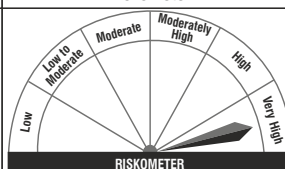
(An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

Data as on April 30, 2024

This product is suitable for investors who are seeking\*:

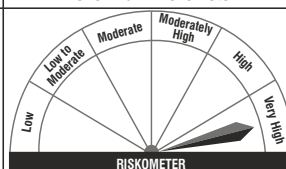
- Long Term Capital Appreciation
- Investment predominantly in Equity and Equity related portfolio

### Riskometer



Investors understand that their principal will be at very high risk

### Benchmark Riskometer



S&P BSE 500 Index (TRI) ^ ^

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

### Fund Details

#### Investment Objective

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

#### Co-Fund Managers

##### Sanjay Bambalkar

Over 16 years of experience in the field of Equity Research and Fund Management. Managing this Scheme since January 25, 2023.

##### Hardik Bora

Over 15 years of experience in the financial services sector. Managing this Scheme since January 5, 2021.

#### Indicative Investment Horizon

Long Term

#### Date of allotment

10 June 2011

#### Assets Under Management

As on 30th Apr. 2024 : ₹ 2,051.30 crore

Average for Apr. 2024 : ₹ 2,016.88 crore

#### Benchmark Index ^ ^

S&P BSE 500 Index (TRI)

^ ^ **Benchmark S&P BSE 500 Index disclaimer:** The "Index" viz. "S&P BSE 500 Index", is a product of Asia Index Private Limited (AIP), which is a joint venture of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and BSE and has been licensed for use by Union Asset Management Company Private Limited. For the detailed disclaimer in this regard please refer to the Scheme Information Document (SID) of the Scheme.

#### Expense Ratio as on Apr. 30, 2024

Direct Plan : 0.86%

Other than Direct Plan : 2.05%

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

#### Load Structure

Entry Load: NA

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

#### Active Stock Position in Scheme

Portfolio vis-à-vis the benchmark

#### Top 5 Overweight

Maruti Suzuki India Ltd

Cummins India Ltd

Zomato Ltd

Doms Industries Ltd

Bharti Airtel Ltd

#### Top 5 Underweight

ITC Ltd

Reliance Industries Ltd.

Infosys Ltd

Axis Bank Ltd.

Hindustan Unilever Ltd

### Portfolio

Industry/Company/Issuer % to Net Assets

#### Equity Shares 94.75%

#### BANKS 19.33%

✓ ICICI Bank Ltd. 6.33%  
✓ HDFC Bank Ltd. 6.24%  
✓ State Bank of India 3.43%  
Kotak Mahindra Bank Ltd. 1.77%  
Canara Bank 1.56%

#### IT - SOFTWARE 6.11%

Tata Consultancy Services Ltd. 1.49%  
HCL Technologies Ltd. 1.03%  
Infosys Ltd. 0.98%  
C.E. Info Systems Ltd. 0.97%  
Sonata Software Ltd. 0.92%  
Tech Mahindra Ltd. 0.71%

#### RETAILING 5.65%

✓ Zomato Ltd. 2.76%  
Avenue Supermarts Ltd. 1.91%  
Electronics Mart India Ltd. 0.98%

#### FINANCE 5.01%

Jio Financial Services Ltd. 1.54%  
Shriram Finance Ltd. 1.49%  
Muthoot Finance Ltd. 1.02%  
Bajaj Finance Ltd. 0.95%

#### PHARMACEUTICALS & BIOTECHNOLOGY 4.83%

Alembic Pharmaceuticals Ltd. 1.13%  
Sun Pharmaceutical Industries Ltd. 1.10%  
Sanofi India Ltd. 1.07%  
Glenmark Life Sciences Ltd. 0.90%  
Ajanta Pharma Ltd. 0.63%

#### AUTOMOBILES 4.44%

✓ Maruti Suzuki India Ltd. 3.69%  
TVS Motor Company Ltd. 0.75%

#### PETROLEUM PRODUCTS 4.00%

✓ Reliance Industries Ltd. 4.00%

#### TELECOM - SERVICES 3.69%

✓ Bharti Airtel Ltd. 3.69%

#### CAPITAL MARKETS 3.57%

Central Depository Services (I) Ltd. 1.41%  
Kfin Technologies Ltd. 1.13%  
Nippon Life India Asset Management Ltd. 1.03%

#### INDUSTRIAL PRODUCTS 3.51%

✓ Cummins India Ltd. 2.55%  
KSB Ltd. 0.96%

#### POWER 3.41%

NTPC Ltd. 1.26%  
Power Grid Corporation of India Ltd. 1.15%  
JSW Energy Ltd. 1.01%

#### CHEMICALS & PETROCHEMICALS 3.41%

✓ Pidilite Industries Ltd. 1.99%  
Aarti Industries Ltd. 1.41%

#### FERROUS METALS 3.22%

Tata Steel Ltd. 1.64%  
Jindal Steel & Power Ltd. 1.58%

#### CONSTRUCTION 3.07%

✓ Larsen & Toubro Ltd. 1.98%  
PNC Infratech Ltd. 1.09%

#### AUTO COMPONENTS 2.85%

Sona Blw Precision Forgings Ltd. 1.86%  
Balkrishna Industries Ltd. 1.00%

#### ELECTRICAL EQUIPMENT 2.44%

Hitachi Energy India Ltd. 1.07%  
GE T&D India Ltd. 0.83%  
Bharat Heavy Electricals Ltd. 0.54%

#### CONSUMER DURABLES 2.34%

Kalyan Jewellers India Ltd. 1.47%  
Eureka Forbes Ltd. 0.88%

#### REALTY 2.25%

Godrej Properties Ltd. 1.51%  
Prestige Estates Projects Ltd. 0.74%

### Portfolio

Industry/Company/Issuer % to Net Assets

#### INSURANCE 1.87%

Max Financial Services Ltd. 1.87%

#### PERSONAL PRODUCTS 1.86%

Godrej Consumer Products Ltd. 1.04%  
Honasa Consumer Ltd. 0.82%

#### HOUSEHOLD PRODUCTS 1.78%

Doms Industries Ltd. 1.78%

#### AEROSPACE & DEFENSE 1.70%

Bharat Electronics Ltd. 1.08%  
Hindustan Aeronautics Ltd. 0.61%

#### BEVERAGES 1.54%

Varun Beverages Ltd. 1.54%

#### OIL 1.30%

Oil & Natural Gas Corporation Ltd. 1.30%

#### LEISURE SERVICES 1.02%

Thomas Cook (India) Ltd. 1.02%

#### CEMENT & CEMENT PRODUCTS 0.54%

Kesoram Industries Ltd. 0.54%

#### TREASURY BILLS 0.09%

Sovereign 0.09%

182 DAY T-BILL 0.09%

#### Triparty Repo, Cash, Cash Equivalents & Net Current Assets 5.16%

Grand Total 100.00%

✓ Indicates Top 10 Holdings

This is the current asset allocation, which may change in future. However, any such change would be in accordance with the provisions of the Scheme Information Document of the Scheme.

### Market Cap as % of net assets

Market Cap Category	Union Flexi Cap Fund	S&P BSE 500 Index (TRI) ^ ^
Large Cap	60.62%	74.30%
Mid Cap	15.21%	16.94%
Small Cap	18.92%	8.76%
Top 10 Holdings	36.67%	34.72%
No. of Stocks	60	501
Wtd Avg Market Cap of stocks in portfolio (Cr)	₹ 3,84,956	₹ 4,67,452

### Quantitative Indicators - Growth Option

Std. Deviation	Sharpe Ratio	Portfolio Beta	Portfolio Turnover Ratio <sup>sss</sup>
12.10%	1.08	0.87	1.69 times

Risk Free Rate based on the overnight Mumbai Inter-Bank Offer Rate (MIBOR) as on April 30, 2024: 6.75%.

<sup>sss</sup>Lower of sales or purchases divided by average AUM for last rolling 12 months.

### MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

**Statutory Details:** **Constitution:** Union Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Sponsors:** Union Bank of India and Dai-ichi Life Holdings, Inc.; **Trustee:** Union Trustee Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198198], a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union Asset Management Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198201], a company incorporated under the Companies Act, 1956 with a limited liability. **Registered Office:** Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059. **Toll Free No.** 1800 2002 268/1800 5722 268 • **Non Toll Free.** 022-67483333 • **Fax No.** 022-67483402 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com