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KEY INFORMATION MEMORANDUM

UNION CAPITAL PROTECTION ORIENTED FUND - SERIES 7

A Close-ended Capital Protection Oriented Scheme

Offer of Units of ₹ 10 each for cash during the New Fund Offer Period

RATED AS - 'CARE AAAMfs (SO)' by CARE ^



<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Capital Protection at Maturity and Capital Appreciation over medium term. Investment in Debt and Money Market Securities (80% - 100%) and Equity and Equity related instruments (0% - 20%). 	<p style="text-align: center;">Riskometer</p> <p style="text-align: center;">Investors understand that their principal will be at moderately low risk</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

New Fund Offer Opens on: February 3, 2017	New Fund Offer Closes on: February 17, 2017	Scheme Re-opens on: Not Applicable [#]
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[#]As the Scheme is a close ended scheme, it will not provide redemption facility until the Maturity Date i.e. 1100 days from the Date of Allotment including the Date of Allotment. The Units of the Scheme are proposed to be listed on the National Stock Exchange of India Ltd (NSE) ^{##}. Investor can purchase/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed.

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.**

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.

NSE DISCLAIMER:

"It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE.'"

^ CARE DISCLAIMER:

CARE vide its letter dated July 17, 2015 and December 15, 2016, has rated this Scheme as 'CARE AAAMfs (SO)' [pronounced as CARE Triple A mfs (Structured Obligation)]. A Scheme with this rating is considered to have the highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. CARE's capital protection oriented scheme ratings are not recommendations to buy, sell or hold a fund or scheme. These ratings do not comment on the volatility of Net asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity. The rating is valid only for the maturity of the scheme. The ratings are based on current information furnished to CARE by the issuer or obtained by CARE from sources it considers reliable. CARE does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors and omissions or for the results obtained from the use of such information. CARE does not perform an audit in connection with any rating and may, on occasion, rely on unaudited information. The ratings may be changed, suspended, or withdrawn as a result of changes in, or unavailability of, such information, or based on other circumstances.

NOTE: The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme. Investors are requested to study the terms of the offer carefully before investing in the Scheme, and to retain the SID and SAI for future reference.

This KIM is dated January 23, 2017.

Name of Mutual Fund:

Union Mutual Fund (formerly Union KBC Mutual Fund)

Registered Office: Unit 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (West), Mumbai - 400013 • www.unionmf.com

Name of Asset Management Company:

Union Asset Management Company Private Limited (formerly Union KBC Asset Management Company Private Limited):

Corporate Identity Number (CIN): U65923MH2009PTC198201

Registered Office: Unit 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (West), Mumbai - 400 013.

Toll Free No. 18002002268 • **Non Toll Free.** 022-24833333 • **Fax No:** 022-24833401 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com

Name of Trustee Company:

Union Trustee Company Private Limited (formerly Union KBC Trustee Company Private Limited):

Corporate Identity Number (CIN): U65923MH2009PTC198198

Registered Office: Unit 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (West), Mumbai - 400013

T +91-22-2483 3300 • **F** +91-22-2483 3401

Name of Sponsor:

Union Bank of India

Registered Office: Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021

Name of Registrar:

Computer Age Management Services Private Limited (CAMS)

Registered Office: New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600034

NAME OF THE SCHEME : Union Capital Protection Oriented Fund - Series 7

TYPE OF THE SCHEME : A Close-ended Capital Protection Oriented Scheme

INVESTMENT OBJECTIVE : The investment objective of the Scheme is to seek capital protection on maturity by investing in fixed income securities maturing on or before the tenure of the scheme and seeking capital appreciation by investing in equity and equity related instruments.

However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns. **The Scheme is "oriented towards protection of capital" and not "with guaranteed returns". Further, the orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.**

DURATION / MATURITY : The scheme will have a maturity of 1100 days from the date of allotment including the Date of Allotment.

If the maturity date falls on a non-business day, then the maturity date shall be the next Business Day.

RATING : The proposed portfolio structure has been rated as '**CARE AAAMfs (SO)**' by CARE (a SEBI registered Credit Rating Agency) vide its letter dated **July 17, 2015 and December 15, 2016** from the view point of assessing the highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. Further, as prescribed under the SEBI Regulations, the rating would be reviewed on a quarterly basis or at such other periodic intervals as may be required by CARE.

ASSET ALLOCATION PATTERN OF THE SCHEME : Under normal circumstances, the asset allocation pattern of the Scheme will be as follows:

Types of Instruments	Normal Allocation (% of Net Assets)
Debt and Money Market Instruments	Minimum 80% - Maximum 100%
Equity and Equity related Instruments	Minimum 0% - Maximum 20%

The Scheme does not intend to invest in Securitized Debt (including Pass Through Certificates), Debt Derivatives, Repo/Reverse Repo in corporate debt securities, overseas/ foreign securities.

Further, the Scheme does not intend to engage in stock/securities lending and short selling or participate in credit default swap transactions.

The Scheme shall make investments in debt securities maturing on or before the maturity of the Scheme. **In accordance with SEBI (MF) Regulations and circulars thereto, the debt component of the portfolio will have the highest investment grade rating (presently, AAA and A1+).**

Investment in Equity Derivative instruments will not exceed 20% of the net assets of the Scheme. The scheme will only invest in exchange traded options and futures. The Scheme may use equity derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.

In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure to equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme.

Pending deployment of funds of the Scheme in securities and as per the investment objective of the scheme, funds may be parked in short term deposits of scheduled commercial banks, subject to the guidelines and limits specified by SEBI from time to time.

The proposed portfolio structure has been evaluated by CARE, a SEBI registered Credit Rating Agency from the view point of assessing the highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. Further, the rating would be reviewed on a quarterly basis or at such other periodic intervals as may be required by CARE. The asset allocation mix (Debt: Equity) would be in line with the rating letter issued by the rating agency depending upon the prevailing interest rates. Further, such asset allocation mix (Debt: Equity) shall be followed only at the time of initial investment.

Please refer to the illustration provided in this regard in the SID.

The Fund Manager may alter the asset allocation during subsequent deployment of funds provided such deployment is generated out of appreciation in value of existing investments. While altering such asset allocation, the Fund Manager would endeavour that the capital remains protected on maturity and that the rating of the Scheme is not adversely impacted.

The asset allocation shall be in line with the asset allocation suggested by CARE. Further, in case either of the above "Debt: Equity" mix is revised by CARE, the Fund Manager will deploy the funds in accordance with the asset mix indicated by CARE.

The Fund will diversify its debt portfolio across instruments by investing in securities rated by various Rating Agencies. The following criteria will be used for selecting the portfolio securities.

- The Scheme is rated by CARE. However, the scheme shall not invest more than 20% (in value) of the net assets of the Scheme at the time of investment in securities rated by CARE as CARE has rated the Fund. In computing the ceiling of 20%, the securities issued by Public Sector Undertakings, Nationalized Banks and Government Companies will be excluded;
- Further, the scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the "put option" date. Further, debt component of the portfolio will have the highest investment grade rating;
- The Fund Manager shall not invest in Securities which have a yield of more than 100 bps over the yield of AAA securities/or equivalent ratings as per CRISIL/ICRA/ FIMMDA bond matrix. The Fund Manager does not have any discretion over the yield provided by these Agencies since these Agencies are independent of the funds. The Fund Manager shall not have any right to change the yields as provided by these agencies. The restriction shall be applicable at the time of investment and not thereafter. Thus, if the Fund Manager has invested in a security based upon the above parameter and then the yield moves beyond 100 bps, the Fund Manager shall not be liable to liquidate those securities;
- The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the Scheme. For the purposes of the sector exposure limit, AMFI sector classification of issuers would be considered.

Provided that the Scheme may have an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 10% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs). Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the Scheme.

The structure of the portfolio of this scheme will be continuously monitored by the Trustee and will be reported by the Trustee in the half-yearly Trustee Report. Further, the AMC will also report on this aspect in its bimonthly Compliance Test Report.

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

INVESTMENT STRATEGY : To achieve the investment objective of the Scheme, an appropriate percentage (as specified in the Scheme Information Document) of the corpus will be invested in "AAA" and equivalent rated fixed income securities with maturities in line with the maturity of the Scheme with an aim to protect capital at the time of maturity. The remaining proportion as specified in the Scheme Information Document will be predominantly invested in Equity and Equity related instrument (including Equity Index linked derivatives) for capital appreciation for the investors.

For the Equity portion, the scheme could gain exposure to the Equity markets through exchange traded Call Options. The investment team will evaluate the prevailing premium levels on the Call options with tenure suitable to the scheme. The scheme could in such a case implement a buy and hold (passive investment) strategy for the Equity Index Call Options held or buy a series of shorter term options. If the premium for the afore mentioned Call Options are at a level that would be prohibitive for the scheme to purchase or if such options were not to be available, the scheme may consider gaining exposure to the Equity markets through either futures and/or long Equity positions. Such equity portion could be managed actively.

While selecting equities, the investment team shall scout the market for opportunities and shall evaluate the individual companies on their merits, leading to the bottom-up investment decision. For selection of the fixed income securities, the AMC will be guided by fundamental research and analysis, ratings assigned by domestic Credit Rating Agencies, macroeconomic factors etc. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include financial statement analysis, a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/ long term financial health of the issuer, prospects of the industry etc.

The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates.

As the Scheme is a close ended Fund, in accordance with SEBI Circular No. Cir/ IMD/ DF/12 /2011 dated August 01, 2011 the following provisions may be noted:

Credit evaluation policy for investments in debt securities: While the investment team shall look at each investment option in detail, the following broad framework shall help the team in managing the funds. The key aspects of the credit evaluation framework are:

1. Creation and Maintenance of an Investment Universe:

Investment will be made in securities of the companies forming part of the 'Investment Universe' (Credit Universe).

2. In-house credit appraisal:

The credit analyst shall prepare an initiation note to introduce a Company/Issuer into the 'Investment Universe' after a detailed analysis. The Company/Issuer shall be discussed between Credit Analyst, Fund Manager, Head of Fixed Income and Chief Investment Officer and if found appropriate, admitted to the 'Investment Universe'.

3. Tier system of monitoring:

For better credit monitoring, the Companies/Issuers forming a part of the Investment Universe will be segregated into tiers based on the risk perception.

4. Exposure Norms:

Internal Exposure norms will be defined and approved by the Investment Committee.

Individual Credit Analysis: The analyst shall examine the following aspects of the Company/Issuer:

- ✓ Management Quality
- ✓ Financial Analysis
- ✓ Business Analysis
- ✓ Industry Analysis
- ✓ Regulatory Environment
- ✓ Auditors report and qualification

Sector Exclusions: The AMC may define a list of sectors in which investments may not be made, depending on the prevalent market conditions. The Scheme shall not invest in the Real Estate Sector, Retail Sector, Gem & Jewellery Sector.

Intended asset allocation for the Scheme: The following matrix shall guide the investment exposure (as a percentage of debt component) for this Scheme subject to the guidelines prescribed by CARE from time to time:

Instruments	Credit Rating	
	AAA/A1+	Not Applicable
CDs	0% - 5%	-
CPs	0% - 5%	-
NCDs	95% - 100%	-
CBLO/ Treasury Bills/ Reverse Repos	-	0% - 5%
Mutual Fund Schemes	-	-

Note:

- The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating has been provided in the table above.
- In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs, the Scheme may invest in CBLOs / CDs having highest credit rating (A1+)/ Treasury Bills/ Reverse Repos.
- At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalent.
- All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.
- In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation. In case the same is not rebalanced within 30 days, justification shall be provided to the Investment Committee of the AMC and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action.
- The Scheme will not make any investments in unrated debt securities. However, the scheme will make investment in derivative instruments. Please refer the headings: 'How will the scheme allocate its assets?', 'Where will the scheme invest?', 'Trading in Derivatives' and 'What are the investment restrictions?' for disclosures in the SID.

There will not be any variation between the intended portfolio allocation and the final portfolio allocation except the exceptions mentioned above (points b, c, and e).

Credit Research and Monitoring of Money Market and Debt Instruments: The investment team will look at each issue in detail; 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

For equity and equity related instruments the investment process shall be broadly classified as:

1. **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 Cash, Equities and Equity derivatives (only exchange traded futures and options) within the permissible limits for the fund.
2. **Sector Allocation:** The sector allocation shall be decided based on the macro factors and the attractiveness of the various sectors.
3. **Individual Securities Selection:** 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**
 - ✓ Avg. daily volumes, market capitalization, Shareholding pattern/free floats etc.
4. **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.
5. **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.

Please refer to the SID of the Scheme for complete details.

RISK PROFILE OF THE SCHEME : Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.

Different types of securities in which the Scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern.

Scheme specific Risk Factors are summarized below:

Risks associated with investing in Bonds/Fixed Income Securities:

Investments in fixed income securities are exposed to Interest Rate Risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices generally increase. Investments in fixed income securities may carry Re-investment Risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which will affect the NAV of the Scheme accordingly. Similarly, in case of floating rate securities, where the coupon is expressed in terms of a spread or mark up over the benchmark rate, widening of the spread results in a fall in the value of such securities.

The Scheme may be exposed to Credit/Default Risk which is the risk that the issuer of a debenture/bond or a money market instrument may default on interest &/or principal payment obligations.

The Scheme may also inter-alia be exposed to Counterparty Risk, Settlement Risk, Basis Risk, Prepayment Risk, Concentration Risk, Timing Risk etc.

Risks associated with investments in Equity and Equity related instruments:

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. 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, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The Scheme may inter-alia, also be exposed to the risk arising from over exposure to few securities/issuers/sectors. The Scheme may also be exposed to Counterparty Risk, Settlement Risk, Performance Risk, Timing Risk etc.

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. No assurance can be given that the fund manager will be able to identify or execute such strategies. 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. The Scheme's may also be exposed to Market Risk, Credit Risk, Basis Risk, Liquidity Risk, Valuation Risk,

Systemic Risk etc. Further, the Scheme may also be exposed to the following risks:

- **Risk of investing in long dated options:** One of the possible strategies for the scheme is investing the entire allocation of equity and equity related portion of the asset allocation into long dated index options with maturity of the options as near to the scheme's maturity as possible. Since long dated Nifty Index options with maturity of more than one year are presently available only at semi-annual intervals, there is a possibility of the options expiring prior to the maturity of the scheme. In such a case, the returns of the equity portion of the scheme on maturity may not coincide with the returns of the equity market on maturity. Further, if the options expire out of money and the equity market rallies after the expiry of the option, the scheme may face a loss to the extent of the premium paid for options and not provide positive returns in line with the market.
- **Risk of investing in multiple short dated options:** One of the possible strategies for the scheme is investing part or the entire allocation of equity and equity related portion of the asset allocation into multiple short dated options across the tenure of the scheme. Since short dated options would be purchased at different times and at costs prevailing at the time of such purchase, the returns generated by such a strategy could be significantly different from the returns generated from a buy and hold strategy upto the maturity of the scheme. Further, if the options expire out of money in the first period of such investments and the equity market rallies after the expiry of the option, the scheme may face a loss to the extent of the premium paid for options and not provide positive returns in line with the market.

Risks associated with close ended nature of the scheme and Listing of Units on the Stock Exchange(s):

The unit holders may note that owing to the close ended nature of the Scheme no redemption / repurchase of units shall be allowed prior to the maturity of the scheme with the AMC/Mutual Fund. However, investors who wish to exit from the scheme before maturity, may do so through the Stock Exchange route and the associated risks are listed below:

- Trading in the Units of the Scheme on the Stock Exchange may be halted because of the market conditions or for reasons in view of the Exchange Authorities or SEBI rendering trading in the Units of the Scheme inadvisable.
- Unit holders may find it difficult or uneconomical to liquidate their investments at any particular time.
- Although the Units of the Scheme are proposed to be listed on the Stock Exchange, there can be no assurance that an active secondary market will develop or be maintained.
- The Units of the Scheme may trade at a significant discount or premium on the Stock Exchange.

Other Scheme Specific Risks Relating to Capital Protection & Rating:

- **The scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". Further, the orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.**
- The ability of the portfolio to meet capital protection on maturity to the investors may be impacted by changes in government policies, interest rate movements in the market, credit defaults by bonds and expenses.
- The rating provided by CARE, only assesses the highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made and does not denote any opinion on the stability of the NAV of the Scheme. The rating should, however, not be construed as an indication of expected returns, prospective performance of the mutual fund scheme, NAV or of volatility in its returns. A capital protection oriented scheme rating is the rating of a structured obligation and is conditional on the fulfillment and maintenance of certain minimum criteria by the asset management company (AMC). CARE's methodology for assessing the strength of the portfolio structure, in terms of how well it provides capital protection, involves a comprehensive analysis of the investment strategy adopted by the AMC, the prevailing market conditions (with respect to the various instruments that the scheme invests in) and the AMC's track record & past performance. Given these parameters, CARE assesses the structure of the portfolio under various market scenarios and stressed conditions. CARE then estimates the likelihood of a shortfall in the net asset value, with respect to the face value of the units of the scheme on maturity. Higher rating is assigned which have a lower likelihood of shortfall of NAV.
- The rating would be reviewed on a quarterly basis or at such other periodic intervals as may be required by CARE and CARE reserves the right to suspend, withdraw or revise the ratings granted to the Scheme at any time, on the basis of any new information or unavailability of information or any other circumstances, which CARE believes may have an impact on the above ratings.

Please Refer to the SID of the Scheme for complete details.

RISK MITIGATION STRATEGIES : 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.

A detailed process has been designed to identify, measure, monitor and manage portfolio risk.

Some of the risks and the corresponding risk mitigating strategies are listed below:

For debt portion (debt and money market instruments):

Risk	Risk mitigation strategy
Interest Rate Risk As with all debt securities, changes in interest rates may affect: a) the NAV of the Scheme as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. b) re-investments.	The Scheme will invest in securities maturing on or before the maturity of the Scheme with a view to hold them till maturity of the securities. Reinvestment risks will be limited to the extent of coupons and maturity proceeds received on debt instruments. In the interim the NAV may fluctuate due to changes in interest rates. The volatility will however, be reduced over the maturity of the Scheme since instruments would be held normally upto their maturities.
Credit Risk Risk that the issuer may default on interest and/or principal payment obligations.	Investment universe carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers on an on-going basis.
Prepayment Risk Risk arising due to changes in factors affecting debt markets.	Endeavour to have a well-diversified portfolio of securities.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors.	Ensure diversification by investing across the spectrum of Securities/issuers/sectors.

Risk	Risk mitigation strategy
Enterprise Risk Risk arising from execution of the company's business functions. As such, it is a very broad concept including e.g. fraud risks, legal risks, physical or environmental risks, etc.	Policies and procedures to identify the risks, measure, monitor and control the same.

For equity portion (equity and equity related instruments):

Risk	Risk mitigation strategy
Derivatives Risk: For equity related instruments	Continuous monitoring of the derivatives positions and strict adherence to the regulations.
Concentration Risk: For equity and equity related instruments	Equity related instruments: Options will be on Nifty, hence buying the market. Equity: Ensuring diversification by investing across the spectrum of securities/ issuers/ sectors.
Liquidity Risk: For equity and equity related instruments	Equity related instruments: Monitor periodically on liquidity of the options and increase periodicity towards maturity; Equity: monitor the portfolio liquidity periodically.
Performance Risk: For equity and equity related instruments	Equity related instruments: Buy and hold strategy of Nifty options; Equity: Endeavour to have a well-diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.
Market Risk: For long only equity positions	Endeavour to have a well-diversified portfolio of good companies with the ability to use cash/derivatives for hedging.
Business Risk: For long only equity positions.	Portfolio companies carefully selected to include those with perceived good quality of earnings.

For more details please refer to the SID of the Scheme.

PLANS : The Scheme has the following Plans across a common portfolio:

- Direct Plan:** 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 Capital Protection Oriented Fund - Series 7 - Direct Plan".
- Regular Plan:** Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor.

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 or distribution expenses for distribution of Units will be paid / charged under the Direct Plan. The Direct Plan shall have a separate NAV.

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.

OPTIONS : The Scheme will offer the following Options under each of the above mentioned Plans:

- Growth Option:** No dividends will be declared under this option. The income earned under this option will get accumulated as capital accretion and will continue to remain invested in the Scheme and will be reflected in the NAV of the Units held under this option. This Option is suitable for investors who are not looking for current income but who have invested with the intention of capital appreciation.
- Dividend Option:** This Option is suited for investors seeking income through dividend declared by the Scheme. The dividend will be declared at the time of maturity [subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations], and at the discretion of the Trustees.

The Dividend option has the following Facilities:

- Dividend Payout Facility
- Dividend Sweep Facility

In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth. If the investor chooses Dividend Option and fails to mention facility then the default facility will be Dividend Payout.

If an investor opts for dividend sweep option, the investor must have minimum balance in the transferee scheme and in the same folio; else it will be compulsorily paid out from the Source Scheme to the registered bank account.

All Units will rank pari-passu, among Units within the same Option in the Scheme, as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.

The AMC, in consultation with the Trustee reserves the right to discontinue/ add more options / facilities at a later date subject to complying with the prevailing SEBI guidelines and Regulations.

For complete details, refer to the SID of the scheme.

LISTING : The Units of the Scheme are proposed to be listed on NSE within 5 Business Days from the date of allotment or within such time as the Regulations permit. NSE has vide its letter No. NSE/LIST/98220 dated December 23, 2016 provided an in-principle approval to the Mutual Fund for listing of the Units of the Scheme on NSE.

The Mutual Fund may at its sole discretion list the Units on any other recognized Stock Exchange(s) at a later date. The AMC/Trustee shall issue an addendum for listing of Units on any other recognised Stock Exchange in India, and a public notice to this effect will be given in two daily newspapers and also displayed at the Customer Service Centres. All regulatory procedures will be followed in this regard.

An investor can buy/sell Units on a continuous basis on NSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock, until the date of suspension of trading as mentioned in the notice issued by the AMC in this regard and for fixing the Record Date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository's (NSDL/CDSL) records for the purpose of redemption of Units on maturity. The trading of Units on NSE and/or any other Stock Exchange(s) on which the Units are listed will automatically get suspended from the date as may be specified in such notice and also no off-market trades shall be permitted by the Depositories.

The price of the Units in the market will depend on demand and supply and market factors and forces at that point of time. There is no minimum investment, although Units are purchased in round lots of 1.

As the Stock Exchange(s) do not allow trading of fractional units, units may be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount may be refunded to the investor.

Transaction Cost: Though there will be no entry/exit load for buying/selling the Units from/to the secondary market, the investors will have to bear the other costs related to transacting in the secondary market, e.g. brokerage, service tax, etc.

Unitholders who wish to trade in units through the Stock Exchanges would be required to have a demat account.

The Scheme will be de-listed after the completion of its tenure. The AMC/Trustee will initiate the delisting procedure prior to the date of maturity. The Unit holders will not be able to trade on the NSE once the Scheme is delisted.

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

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM

During New Fund Offer Period

The Unit holders are given an option to hold the Units in physical form (by way of an account statement) or in dematerialized form (Demat).

Each Option under each Plan held in the dematerialised form shall be identified on the basis of an **International Securities Identification Number (ISIN)** allotted by the National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option under the respective Plan can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or 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.

Subscription of units under Dematerialised Mode & allotment thereof: The Applicants intending to hold the Units in dematerialised mode will be required to have a beneficiary account with a DP of the NSDL/CDSL and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription/ additional purchase of the Units of the respective Scheme/Plan/Option.

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 application for subscription would be liable to be rejected by the AMC/ Registrar under the following conditions:

- In case the applicants do not provide their Demat Account details in the application form; or
- The demat details provided in the application form are incomplete / incorrect or do not exactly match with the details in the Depository records; and/or
- The mode of holding in the application form does not match exactly with that of the demat mode of holding.

Applicants intending to hold units in the dematerialised mode would be considered to be KYC compliant as per the DP records and no separate KYC acknowledgment proof needs to be submitted to the AMC/Registrar. However, the submission of KYC acknowledgement proof is optional. It may be noted that in case the application stands rejected due to any of the above reasons, the AMC/ Registrar shall refund the amount to the applicants in line with the provisions of the SID. However, if the applicant has submitted the KYC acknowledgment proof along with the application forms, the units will be allotted in the physical mode "by default" (without any separate intimation to such applicant) and an Account Statement shall be sent to the Unit holders in accordance with the provisions of the SID. It may be further noted that for any such default allotment the "Source Bank Account" (as per the payment instrument submitted along with the application form) shall be considered as the bank mandate for all purposes.

NOTE: It may be noted that Switch facility is currently not available in the dematerialised mode. 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. Further, the Units of the Scheme will be traded on the Stock Exchange compulsorily in dematerialized form.

Note: It is further clarified that the demat mode of holding is subject to the following:

- Mandatory Submission of the PAN details along with the necessary proofs in accordance with the provisions of the SAI;

- b. Provisions of "Non-Acceptance of Third Party Payment Instruments for subscription/ investments of units" under the section "How to Apply?" in the SAI.
- c. Submission of such other mandatory authority documents as may be specified in the application forms for individual/non-individual category of investors;
- d. All communications under demat mode of holding shall be on the basis of DP ID and client ID submitted in the application form and no separate folio shall be created for the same.

For further details on dematerialised mode of holding Units, investors are requested to refer to the SAI.

During On-going Period

As the Scheme is a close ended Scheme, the units can be subscribed in the dematerialised mode only during the New Fund Offer period of the Scheme as per procedure specified in the SID.

For more details please refer to the SID of the Scheme.

APPLICABLE NAV (after the scheme opens for repurchase and sale):

For purchases and switch-ins

The Units of the Scheme will not be available for subscription/switch-in after the closure of the New Fund Offer period.

For redemptions and switch-outs

Redemption/ switch-out through the Fund/ AMC is not permitted during the term of the Scheme. Redemptions/ switch-outs to other schemes will be permitted only on maturity of the Scheme. Therefore, the provisions of cut-off timing for redemptions/switch-outs will not be applicable.

Investors wishing to switch/re-invest the maturity proceeds of the Scheme into any other Scheme of the Fund need to submit an application for switch upto 3.00 pm on the maturity date and would be subject to the applicable cut-off time of the "Switch-in Scheme." However, once the units are listed, an investor can buy/sell the units on a continuous basis on the Exchange during the trading hours, like any other publicly traded stock.

Investors also have the following switch-out options under the Scheme:

Auto Switch of Redemption Proceeds of Union Capital Protection Oriented Fund - Series 7 on Maturity:

The investors have an option of switching their redemption proceeds receivable on maturity of the Scheme to 'Union Liquid Fund'. Investors can avail of this facility by indicating their intention in the application form at the time of subscribing the units of the Scheme during the NFO period. However, to make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity. Further, for the switch to be effective, the switch must comply with the redemption rules of this Scheme and the issue rules of the Scheme into which units are being switched (e.g. Applicable NAV, minimum number of units that may be redeemed or issued, exit load etc.).

However, investors shall have an option to alter preference from auto switch on maturity to Payout Option by submitting a written request at any of the CSCs / Official Points of Acceptance, at any time during the tenure of the scheme, but, not later than 7 working days before the date of maturity of the scheme.

The Investor should indicate the desired Plan [and option(s) thereunder] under Union Liquid Fund into which they would want to switch the redemption proceeds of the Scheme at the time of maturity in the NFO application forms. In case, an investor does not indicate the desired Plan [and option(s) thereunder] in the form, the default Plan would be 'Direct' if the investment in Union Capital Protection Oriented Fund - Series 7 is 'Direct' or 'Regular' if the investment in Union Capital Protection Oriented Fund - Series 7 is 'Regular' and the default option would be 'Growth'.

It may be noted that switch requests submitted with incomplete/incorrect details or not found to be in order due to signature mismatch/ KYC status - failed etc. are liable to be rejected and the redemption proceeds of the Scheme shall be automatically paid out to the investors as per the provisions of the SID. Further, the AMC /Trustees/ Mutual Fund/Sponsor shall not be liable for any loss due to subsequent movement in NAV.

Advance Switch of Redemption Proceeds of Union Capital Protection Oriented Fund - Series 7 on Maturity:

Investors also have an option to submit switch out requests 10 calendar days in advance, prior to the maturity date of the Scheme (as may be notified), by submitting the Transaction form available on the website of the AMC, to any of the CSCs / Official Points of Acceptance. The investors shall clearly indicate the Scheme name including the Plan(s) and Option(s) thereunder into which they intend to switch the redemption proceeds of the Scheme on maturity, failing which the request shall be liable to be rejected and the redemption proceeds of the Scheme shall be paid out to the investors as per the provisions of the SID. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity. Further, for the switch to be effective, the switch must comply with the redemption rules of this Scheme and the issue rules of the Scheme into which units are being switched (e.g. Applicable NAV, minimum number of units that may be redeemed or issued, exit load etc.). This facility is also enabled for switching into any of the New Fund Offers as may be going on at that time subject to the terms of the respective Schemes. Investors are requested to note that such advance switch out requests once submitted shall not be cancelled at a later date.

It may be noted that switch requests submitted with incomplete/incorrect details or not found to be in order due to signature mismatch/ KYC status - failed etc. are liable to be rejected and the redemption proceeds of the Scheme shall be automatically paid out to the investors as per the provisions of the SID. Further, the AMC /Trustees/ Mutual Fund/Sponsor shall not be liable for any loss due to subsequent movement in NAV.

For more details in this regard please refer to the SID of the Scheme.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS :

Purchase	Additional Purchase	Repurchase
During NFO Period: ₹ 5,000 and in multiples of ₹ 10 thereafter	Post NFO, units can be bought only on the Stock Exchange	No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. However, Unit holders, who wish to exit from the Scheme before maturity, may do so through the Stock Exchange route.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : The redemption proceeds will be dispatched to the Unitholders within 10 business days from the maturity date.

BENCHMARK INDEX : The performance of the Scheme will be benchmarked against a customised Benchmark Index.

The customised Benchmark Index is as follows:

- 85% CRISIL Short Term Bond Fund Index (+) 15% Nifty 50 Index

The daily values of the customised Benchmark Index will be internally computed by the AMC with proper checks and balances in place. These daily values will be computed on the basis of the daily values of the underlying Indices.

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the Regulations and other prevalent guidelines.

DIVIDEND POLICY : The Trustee will declare dividend under the Dividend Option at the time of maturity, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996.

Dividends, if declared, will be paid (subject to deduction of dividend distribution tax and statutory levy, if any) to those unit holders whose names appear in the Register of Unit holders on the notified Record Date. The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. 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).

The actual declaration of dividend and the rate of dividend will interalia, 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 dividend distribution nor that dividends will be declared at the time of maturity.

Pursuant to payment of dividend, the NAV of the Dividend Option will fall to the extent of the dividend payout and applicable statutory levies, if any.

For further details please refer the SID of the Scheme.

NAME OF THE FUND MANAGER :

Debt portion of the portfolio: Mr. Parijat Agrawal (Head - Fixed Income)

Equity portion of the portfolio: Mr. Ashish Ranawade (Chief Investment Officer)

Tenure for which the Fund Manager has been managing the Scheme: Not applicable as it is a New Scheme

NAME OF THE TRUSTEE COMPANY : Union Trustee Company Private Limited (formerly Union KBC Trustee Company Private Limited).

PERFORMANCE OF THE SCHEME : This Scheme does not have any performance track record, as it is a new Scheme.

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil*

Exit Load: Nil**

*Note: SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has stipulated that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.

**No Exit Load is applicable during the term of the Scheme since no redemption is permitted with the AMC / Mutual Fund before maturity of the Scheme, being a close ended Scheme. However, the Units of the Scheme are proposed to be listed on the National Stock Exchange of India Ltd. (NSE). Investors wishing to exit may do so through the Stock Exchange route as per rules specified by the Stock Exchange(s).

For further details on Load Structure, refer to the SID of the Scheme.

(ii) Recurring Expenses

As per the SEBI (MF) Regulations, the slab-wise ceiling for recurring expenses of the Scheme (including the Investment Management and Advisory Fees) that can be charged to the Scheme shall be subject to a percentage limit of daily net assets of the Scheme as given below:

First ₹ 100 crores of the daily net assets : 2.25%	Actual Expenses for the previous financial year: Not applicable being a new Scheme
Next ₹ 300 crores of the daily net assets : 2.00%	
Next ₹ 300 crores of the daily net assets : 1.75%	
Balance of Assets: 1.50%	

In addition to the above, the AMC may charge the following additional expenses:

- 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

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 or distribution expenses will be paid / charged under the Direct Plan. The TER of the Direct Plan will be lower by at least 10% of the TER of the Regular Plan. For example: Suppose the TER of Regular Plan is 2.25% p.a. then the TER of Direct Plan would be lower by at least 10% of 2.25%.

Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by AMC/Trustee/Sponsor.

For further details in this regard and for details on service tax, investors are requested to read sub-section B viz. "Annual Scheme Recurring Expenses" under Section IV viz. "Fees and Expenses" of the SID.

WAIVER OF LOAD FOR DIRECT APPLICATIONS : Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in / SIP/ STP transactions accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

TRANSACTION CHARGES TO DISTRIBUTORS (Applicable only during the New Fund Offer period): In accordance with the terms of SEBI Circular Cir/IMD/DF/13/ 2011 dated August 22, 2011 and SEBI Circular Cir/IMD/DF/21/ 2012 dated September 13, 2012 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor (who have specifically opted-in to receive the transaction charges) as under:

o First Time Mutual Fund Investor (across Mutual Funds):

Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.

o Investor other than First Time Mutual Fund Investor:

Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the existing investor and the balance shall be invested.

Transaction charges shall not be deducted for (i) purchases/subscriptions made directly with the Fund (i.e. not through any distributor); (ii) purchase/subscriptions below ₹ 10,000/- and (iii) transactions other than purchases/subscriptions relating to new inflows.

For further details on Transaction Charges, refer to the sub section E. 'Transaction Charges to Distributors' under Section IV. 'Fees and Expenses' in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.

DAILY NET ASSET VALUE (NAV) PUBLICATION : The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.unionmf.com and www.amfiindia.com. Investors may also contact any of the Investor Service Centres (ISCs) of Union Mutual Fund.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

Name and Address of Registrar	Contact person name, address, telephone number, fax number, e-mail i.d. at Union Mutual Fund
Computer Age Management Services Pvt. Ltd. (R & T) Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600 034. e-mail: enq_uk@camsonline.com	Mr. Joseph Idichandy Investor Relations Officer, Union Asset Management Company Pvt. Ltd. Unit No. 802, 8 th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013 • Phone: 022-24833333, • Fax No: 022-24833401 • Toll free no. : 18002002268 e-mail: investorcare@unionmf.com

Investors may also contact any of the Investor Service Centres (ISCs) of the AMC/Registrar for any queries / clarifications/complaints.

For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information.

The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.

It may be noted that all grievances/ complaints with regard to demat mode of holding shall be routed only through the DP/NSDL/CDSL.

UNIT HOLDERS' INFORMATION:

Allotment: Full allotment of units will be made to all valid applications received by the Fund including applications received through Application Supported by Blocked Amount [For details of Application Supported by Blocked Amount (ASBA) facility please refer to the SID of the Scheme and the SAI] facility during the New Fund Offer (NFO) Period. Allotment of units will be completed within 5 business days from the closure of the New Fund Offer Period. The Units of the Scheme will not be available for subscriptions/switch in after the closure of NFO period.

Account Statements: 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.

• For New Fund Offer Period:

o Non-demat account holders:

An account statement stating the number of units purchased and allotted will be sent through ordinary post or courier and/or electronic mail, within 5 business days from the closure of NFO period.

o Demat account holders:

An allotment advice will be sent upon allotment of Units stating the number of Units allotted to each of the Unit holders within 5 Business Days from the date of closure of the NFO Period.

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 request from the unitholder.

• For Ongoing Offer Period:

- o** The Units of the Scheme will not be available for subscriptions/switch in after the closure of NFO period.
- o** The Account Statement reflecting Redemption / Switch out of Units shall be dispatched to the Unit Holder within 10 Business Days from the Maturity Date of the Scheme.
- o** In case of specific request received from investors, the Fund will provide the account statement to the investors within 5 working days from the receipt of such request.

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

Consolidated Account Statement (CAS):

i) Investors who do not hold Demat Account:

- 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 tenth 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.
- 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 tenth day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds.
- 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) for the half-year period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors. 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.

ii) Investors who hold Demat Account:

- A CAS for each calendar month shall be sent by Depositories to investors holding a demat account, on or before tenth 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.
- 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 tenth 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.
- 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) for the half-year period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors. 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 dividend payout, dividend 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.
- 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 Portfolio Disclosure: The AMC will disclose the portfolios of all the schemes of Union Mutual Fund as on the last day of the month on the AMC's website (www.unionmf.com) on or before the tenth day of the succeeding month.

The Investors will be able to view and download these monthly portfolio disclosures from the AMC's website.

Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be mailed (only emailed, where e-mail address is available and registered with the AMC/ Registrar/Fund) to all Unit holders 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) and 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. Scheme wise annual report shall also be displayed on the website of the AMC (www.unionmf.com) and Association of Mutual Funds in India (www.amfiindia.com).

Scheme wise annual report or an abridged summary thereof shall be sent in physical mode to the Unit holders whose email address is not available/ registered with the AMC/ Registrar/Fund and/or to those Unit holders who have specifically opted/ requested for the physical format in the application form.

Half Yearly Portfolio Disclosure: The Mutual Fund/AMC shall publish a complete statement of the Scheme Portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable). The Half Yearly Portfolio Statement will also be displayed on the website of the AMC and AMFI.

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. as on March 31st and September 30th, host a soft copy of its unaudited financial results on its website (www.unionmf.com). The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least 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 Investors will be able to view and download the Scheme unaudited financial results from the AMC's website. The unaudited financial results will also be displayed on the website of AMFI.

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

COMPARISON WITH EXISTING OPEN ENDED SCHEMES (Name & type of Schemes, differentiation, AUM and no. of folios):

The existing open ended products of Union Mutual Fund are either open ended Debt, Liquid, Hybrid or Equity funds, hence, the 'Close Ended Capital Protection Oriented Scheme' under consideration cannot be compared with any other existing open-ended Schemes of the Fund.

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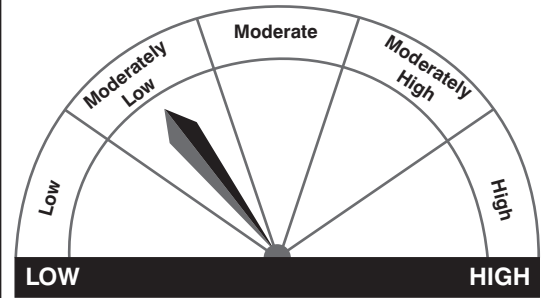
Scheme Product Labels (For Application Form)

Union Capital Protection Oriented Fund - Series 7

This product is suitable for investors who are seeking*:

- Capital Protection at Maturity and Capital Appreciation over medium term.
- Investment in Debt and Money Market Securities (80% - 100%) and Equity and Equity related instruments (0% - 20%).

Riskometer



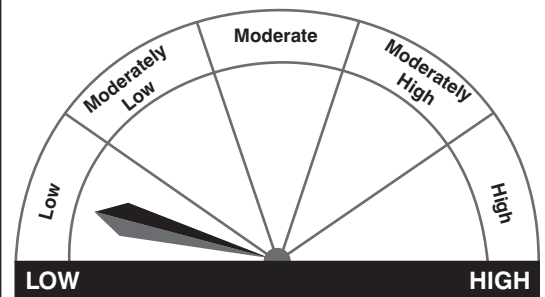
Investors understand that their principal will be at moderately low risk

Union Liquid Fund

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at low risk

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

(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 Code/ ARN/ Branch Code	Branch Manager Code	LG/ MO/ CRE Code	EUIIN* (Refer Section 'L' of instructions)	Ref. No.
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*I/We hereby confirm that the EUIIN 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.

Signature Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Signature Second Applicant/ POA/ Authorised Signatory	Signature Third Applicant/ POA/ Authorised Signatory
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Any upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors assessment of various factors including the service rendered by the distributor.
TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Section 'J' of instructions)

I confirm that I am a First time investor across Mutual Funds I confirm that I am an Existing investor in Mutual Funds
In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted-in to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

1. EXISTING UNIT HOLDER INFORMATION (Please complete Section 1, 7, 9 & 12 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.
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2. MODE OF HOLDING Single Joint (Default option) Anyone or Survivors

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

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

PAN KYC CKYC No. (KIN) ^

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

Mobile No. _____ E-mail _____

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

I/ we wish to receive the Account Statement, Annual Report or Abridged Report, Consolidated Account Statement and other statutory documents in Physical E-mail

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 (Mandatory in case of minor) 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 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)

<input type="checkbox"/> Politically Exposed Person	Foreign Exchange / Money Changer Services	<input type="radio"/> Yes <input type="radio"/> No
<input type="checkbox"/> Related to Politically Exposed Person	Gaming / Gambling / Lottery Services [eg. casinos, betting syndicates]	<input type="radio"/> Yes <input type="radio"/> No
<input type="checkbox"/> Not Applicable	Money Lending / Pawning	<input type="radio"/> Yes <input type="radio"/> No
	Any other information [Please specify]: _____	

^ 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.

13. DEBIT MANDATE FOR UNION CAPITAL PROTECTION ORIENTED FUND - SERIES 7 (Lumpsum Investment) (For Union Bank of India account holders at CMS Locations only)

Application No. _____

To be detached by the Registrar (CAMS Pvt. Ltd.) and presented to Union Bank of India.

To Branch Manager - Union Bank of India Date ___/___/___

I / We _____

authorise you to debit my / our Account No. _____ Type of Account _____

₹ (in figures) _____ ₹ (in words) _____ to

pay for the purchase of units of **Union Capital Protection Oriented Fund - Series 7.**

Signature of Account Holder(s) / Authorised Signatory(ies)
(As per Bank records)

ACKNOWLEDGEMENT SLIP (To be filled in by the investor) Application No. _____

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

an application for units of **Union Capital Protection Oriented Fund - Series 7** _____

Amount _____ Instrument No _____

Dated ___/___/___ Drawn on Bank & Branch _____

Collection centre's stamp with date and time of receipt

For Office use only
NFO OPENS ON : FEBRUARY 3, 2017
CLOSES ON : FEBRUARY 17, 2017

4. **SECOND APPLICANT/ GUARDIAN IF MINOR/ CONTACT PERSON FOR NON-INDIVIDUALS/ POA HOLDER DETAILS*** [Please tick (✓)] (Refer Section 'B', 'C' and 'G' of instructions)

Mr. Ms. NAME OF SECOND APPLICANT Date of Birth DD MM YYYY

PAN 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. E-mail

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

Mr. Ms. NAME OF THIRD APPLICANT Date of Birth DD MM YYYY

PAN 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. E-mail

^ 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.

6. **FATCA INFORMATION/ FOREIGN TAX LAWS* - for Individuals including Sole Proprietors (Non-Individuals are required to submit the separate FATCA and UBO 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.

Document Checklist	Individual	Company	Society	Partnership Firms	Investment through POA	Trusts	NRI	FII's	HUF	AOP & BOI	Demat Holder
PAN Card [Micro Investments, Investor(s) from Sikkim, government officials specifically exempt]	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓*
Resolution/ Authorisation to invest	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
List of authorised signatories with specimen signatures	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association		✓									
Certificate of Incorporation		✓	✓	✓		✓					
Trust Deed			✓			✓					
Bye-laws											
Partnership Deed				✓							
Notorised POA (signed by investor and POA Holder)					✓						
Bank Account Proof (Latest available)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Demat Statement (Latest available)											✓
Client Master Statement (Latest available)											✓
HUF Deed									✓		
Overseas Auditor's Certificate & SEBI Regn. Certificate								✓			
FATCA Form & UBO Declarations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

*For demat holder, submission of KYC is optional.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:

Computer Age Management Services Pvt. Ltd.,

Unit: Union Mutual Fund (formerly Union KBC Mutual Fund)

Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600 034.

Email: enq_uk@camsonline.com | Website: www.camsonline.com

Union Asset Management Company Pvt. Ltd.
(formerly Union KBC Asset Management Company Private Limited)

Unit 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (West), Mumbai - 400 013.

Toll Free : 1800 200 2268 | Tel No. : 022 24833333

Website: www.unionmf.com | Email: investorcare@unionmf.com



7. PAYOUT BANK ACCOUNT DETAILS * [Please tick (✓)] (Refer Section 'D' and 'G' 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. '9' below as default payout bank account Yes No (If no please furnish the details below) (Will be updated only if payment is through cheque/debit mandate or proof of pay-in with IFSC code is enclosed)

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										<small>In case the Pay-out bank account detail is different from Pay-in bank account detail please submit necessary documents as proof.</small>
Document Attached	<input type="radio"/> Bank Statement <input type="radio"/> Cancelled cheque with name pre-printed <input type="radio"/> Pass Book										

(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.)

For unit holders opting to invest in demat mode, please ensure that the bank account linked with the demat account is mentioned here.

8. 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. The applicant shall mandatorily attach a self-attested copy of the latest Demat Account Statement/ Client Master Statement along with the Application Form.

9. INVESTMENT AND PAYMENT DETAILS* [Please tick (✓)] (Refer Section 'E', 'F', 'G' and 'O' of instructions) [Third Party payment(s) will not be accepted]

Scheme **U N I O N C A P I T A L P R O T E C T I O N O R I E N T E D F U N D - S E R I E S 7**

Plan Direct Plan Regular Plan

Option Growth (Default) Dividend Pay Out Dividend Sweep (Default option/ facility will be applied incase of no information, ambiguity or discrepancy)

Dividend Sweep to **U N I O N**

Plan _____ Option _____ Facility _____

Payment Mode: Cheque RTGS NEFT Fund Transfer Debit Mandate (Union Bank of India A/C Holders only)

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 Savings Current NRE NRO FCNR

Source Bank IFSC Code _____ Cheque Issuer Name _____ In case the cheque is issued by a person other than the investor

Document attached in the case of third party payments (Mandatory) Third Party Declarations

10. NOMINATION DETAILS* [Please tick (✓)] (Refer Section 'H' and 'G' of instructions) (In case of multiple nominees, please complete the separate nomination form available on our website)

Please register nomination as requested below I/ We do not wish to nominate[®] (Please strike out the form below)

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	Relationship	Date of Birth	Name and Address of Guardian	Signature of Nominee/ Guardian of Nominee (Optional)
		(to be furnished in case the Nominee is a minor)		
Nominee				

11. AUTO SWITCH ON MATURITY [Please tick (✓)] (Refer Section 'N' of instructions) (Investors are advised to read the SID and KIM of Union Capital Protection Oriented Fund - Series 7 and Union Liquid Fund before opting for the auto switch facility).

Switch to **Union Liquid Fund**^s _____ Plan/ Option _____ (Please refer the Product Label as provided on the cover page of the Form)

Proceeds to be dispatched / credit to Bank A/c (As may be applicable) [Default if 'Auto Switch' or 'Advance Switch' as indicated in SID/ KIM not opted].

I/ We would like to switch all units from the scheme on it's maturity to **Union Liquid Fund**. Investor can alter preference from Auto Switch on maturity to the payout option on maturity by submitting a written request at any time during the tenure of the Scheme, but, not later than 7 working days before the maturity of the Scheme at any of the CSC' s/ Official Points of Acceptance. The Redemption Proceeds shall be dispatched to the unitholders within 10 Business Days from the maturity date.

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

1. 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 Scheme. 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.

2. 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.

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: Incase 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.

Signature	Signature	Signature
Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Second Applicant/ POA/ Authorised Signatory	Third Applicant/ POA/ Authorised Signatory

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, of Union Capital Protection Oriented Fund - Series 7 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 / Debit Mandate / 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, dividend sub option etc. 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, 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.

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. In case of non-individual applicants, i.e. HUF/ Companies/ AOP /Trusts / Societies / FIs 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.
4. 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 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 Mutual Fund shall continue to process the existing standing instructions like SIP, STP, SWP (if applicable under the Scheme) registered prior to the minor attaining majority and will send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the Mutual Fund along with the prescribed documents. The standing instruction shall be terminated within 30 days from the date of receiving the instruction.
5. If there is more than one applicant and the mode of holding is not specified, the default mode of holding would be Joint.
6. Please indicate the investor profile of the first applicant at the time of investment.
7. 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/ updation/ 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.
8. To help us service you better, please provide your email ID and mobile number.

C. PERMANENT ACCOUNT NUMBER (PAN) AND KNOW YOUR CLIENT (KYC)

1) 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 investments (fresh purchases & additional purchases) 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 websites www.unionmf.com/www.amfiindia.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.

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. The KYC compliance status of the investors will be validated with the records of the KRA. 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 investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number 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 leaf or Self attested copy of bank statement or bank pass book or Letter from the Bank on its letterhead confirming the bank 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. APPLICATION THROUGH ASBA (APPLICATION SUPPORTED BY BLOCKED AMOUNT) - ONLY DURING THE NEW FUND OFFER (NFO)

- Application Supported by Blocked Amount is a facility by which an application can be made for subscribing to the NFO along with an authorisation to SCSB (Self Certified Syndicate Bank) to block the application money in a bank account. SCSBs are registered with SEBI, which offers the facility of ASBA.
- Eligible applicants for ASBA maintaining their account in any of the banks as displayed on the website of SEBI, may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
- The investor is required to submit a copy of the acknowledgment receipt of the ASBA form submitted to the SCSB along with the NFO application form to Union Mutual Fund.
- Investor should ensure that sufficient balance is there in the account mentioned in the ASBA form; else the application shall be rejected.
- If the details provided in the ASBA form are incorrect or incomplete or if any required details are not provided, the application shall be liable to be rejected and Union Mutual Fund or SCSB shall not be liable for losses, if any, to the applicant.

F. INVESTMENT & PAYMENT DETAILS

- 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 as per the table below:

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 aforesaid units under the Regular Plan, without any exit load.

- Investors/ Applicants should clearly indicate the desired Option/ Facility in the space provided in the Application Form. In case investor wishes to opt for multiple options, separate application form will have to be filled.
- In case the investor does not fill the desired Option/ Facility properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option/ facility will be considered and applied.

Option/ Facility	Default Option/ Facility
Growth/ Dividend	Growth
Dividend Payout/ Sweep	Dividend Payout

- 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) Third party payments (except in certain cases) (vi) Pre-funded instruments such as demand draft, pay order etc.
- 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.
- Unit holder(s) who hold bank account with Union Bank of India need not write out cheques while investing with us, instead, a debit mandate included within the application form should be completed and signed by the account holders.
- Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.
- The subscription payment instrument(s) should be drawn in favour of the Scheme Name i.e. **Union Capital Protection Oriented Fund - Series 7** 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

- “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:
 - Payments made by Parents/ Grandparents/ Related Persons on behalf of a minor in consideration of natural love and affection or as gift. However, single subscription value shall not exceed above ₹ 50,000 (including investments through each regular purchase or single SIP instalment). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.

- b. 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.
 - c. Custodian making investments on behalf of an FII or a Client.
 - d. 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.
 - e. 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.
4. For allotment in electronic form, units will be credited directly in the demat account of the investor.
 5. The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
 6. 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 or www.cdslindia.com.
 7. 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.
 8. 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.
 9. **The options viz. Daily Dividend, Weekly Dividend and Fortnightly Dividend 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.**

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:

- i. KYC acknowledgement letter/ printout of KYC compliance status of the Investor and the person making the payment ii. Duly filled "Third Party Payment Declaration Form" from the investor (guardian in case of a minor) and the person making the payment i.e. third party. The said form shall be available on the AMC's website/ at the Customer Services Centres.

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/ debit mandate/ 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 this scheme.
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 FIIs may purchase units only on a repatriation basis. A subscription by FIIs / 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). FIIs 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). FIIs 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.

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

1. 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.
 2. 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.
 3. **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.**
10. Submission of KYC acknowledgement proof is optional.
 11. 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.
 12. 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.
 13. 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.
 14. 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.
 15. 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.
 16. **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.

1. 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.
2. Investors who desire to make nomination in respect of multiple nominees should fill the Multiple Nomination Form available on our website www.unionmf.com or contact the nearest AMC office or Registrar. If no percentages are mentioned, nomination will be done equally for all the nominees.
3. 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".
4. **Nomination shall be mandatory for new folios / accounts opened by individuals especially with sole holding. Even those investors who do not wish to nominate must separately confirm their non-intention to nominate. Investors are requested to note that applications for new folios / accounts for individuals in single holding without nomination and applications without separate confirmation from investors who do not wish to nominate are liable to be rejected in the sole discretion of the AMC.**
5. Every new nomination for a folio will overwrite the existing nomination.
6. 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.
7. 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.
8. 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.
9. 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.
10. A Non-Resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
11. Transfer of units in favour of a nominee shall be valid discharge by the AMC against the legal heir.
12. 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.
13. The rights in the units will vest in the nominee(s) only upon the death of all unit holders.

14. 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 February 16, 2004 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.
15. 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.

1. 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 or contact the customer service centre. In case, the email is not provided in the form, the documents shall be sent by physical mode by default.
2. 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:

In accordance with the terms of SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 and SEBI Circular No. Cir/ IMD/ DF/21/ 2012 dated September 13, 2012 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor (who have specifically opted-in to receive the transaction charges) as under:

- **First Time Mutual Fund Investor (across Mutual Funds):**
Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.
- **Investor other than First Time Mutual Fund Investor:**
Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the existing investor and the balance shall be invested.

It may be noted that the transaction charges shall be subject to the following:

- o Distributors shall be able to choose to “opt in” OR “opt out” of charging the transaction charge. However, the option exercised by the Distributor is required to be at distributor level and may be based on type of the product but not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.
- o Transaction charges shall not be deducted for (i) purchases/ subscriptions made directly with the Fund (i.e. not through any distributor); (ii) purchase/subscriptions below ₹ 10,000/- and (iii) transactions other than purchases/ subscriptions relating to new inflows.

It may be further noted that the transaction charges are in addition to the existing system of commission permissible to the Distributors. It is further clarified that pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

K. DECLARATION AND SIGNATURE(S)

1. Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
2. 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.

3. Applications by minors should be signed by their guardians.
4. In case of an HUF, the Karta should sign on behalf of the HUF.
5. 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.
6. 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.
7. **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.

N. AUTO SWITCH ON MATURITY

Investors are requested to carefully read the provisions with regard to “Auto Switch of Redemption Proceeds of Union Capital Protection Oriented Fund - Series 7 on maturity” under the heading “Applicable NAV” of the KIM. Further, the provisions are also provided in the SID of the Scheme.

O. 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.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

[To be submitted to Self Certified Syndicate Bank (SCSB)]



NFO OPENS ON : FEBRUARY 3, 2017 CLOSSES ON : FEBRUARY 17, 2017

UNION CAPITAL PROTECTION ORIENTED FUND - SERIES 7

A Close-ended Capital Protection Oriented Scheme

(Please read the Scheme Information Document/Key Information Memorandum/ Statement of Additional Information and instructions carefully before filling up this form.)

Date ASBA Application No.

DISTRIBUTOR INFORMATION			FOR OFFICE USE ONLY			
Name and ARN	Sub-Broker Code/ ARN/ Branch Code	EUIIN* (Refer instruction No. 14 of instructions)	SCSB	SCSB IFSC Code	Syndicate Member Stamp & Code	SCSB Branch Sr. No.
			Name & Code	11 digit Code	Name & Code	

*I/We hereby confirm that the EUIIN 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.

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. **Folio No.** (If you have an existing Folio No, please mention the No. here) _____

2. **APPLICANT INFORMATION** [Please tick (✓)] (Name should be as available in demat account)

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. _____

3. **PAN OF FIRST APPLICANT** _____

3. **INVESTMENT DETAILS** [Please tick (✓)]

UNION CAPITAL PROTECTION ORIENTED FUND - SERIES 7

Plan Direct Plan Regular Plan

Option Growth (Default) Dividend Pay Out Dividend Sweep (Default option/sub option will be applied in case of no information, ambiguity or discrepancy)

Sub Option/ Facility _____

DEMAT ACCOUNT DETAILS

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited CDSL
Depository Participant (DP) Name	Depository Participant (DP) Name
DP ID No:	DP ID No:
Beneficiary Account Number	(16 digit Beneficiary Account No to be mentioned above)

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.

4. **DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS** [Please tick (✓)] (Bank account should be in the name of first applicant only)

Bank Account No _____ **Account Type** [Please shade (●)] Savings Current NRE NRO FCNR

Bank Name _____ **Branch Name** _____ **Bank City** _____

Total Amount to be blocked ₹ (Figures) _____

₹ (words) _____

5. **CONTACT DETAILS OF THE FIRST APPLICANT/GUARDIAN/CORPORATE**

Mobile No. _____ **E-mail** _____

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

I/ we wish to receive the Account Statement, Annual Report or Abridged Report, Consolidated Account Statement and other statutory documents in Physical E-mail

6. **UNDERTAKING BY ASBA INVESTOR & SIGNATURE**

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the subscription of Units of the Scheme, to the extent mentioned above in the "SCSB/ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Union Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Union Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Union Mutual Fund or Union Asset Management Company Private Limited, or Union Trustee Company Private Limited or SCSB or Sponsor shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

7. **DECLARATION AND SIGNATURES**

1. 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 Scheme. 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.

2. 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) of 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.

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.

Signature of Bank Account Holder	Signature of Bank Account Holder	Signature of Bank Account Holder
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ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form) ASBA Application No.

UNION CAPITAL PROTECTION ORIENTED FUND - SERIES 7

Date: / /

(A Close-ended Capital Protection Oriented Scheme)

NFO OPENS ON: FEBRUARY 3, 2017 NFO CLOSSES ON: FEBRUARY 17, 2017

Plan	<input type="radio"/> Direct Plan <input type="radio"/> Regular Plan <input type="radio"/> Option <input type="radio"/> Growth <input type="radio"/> Dividend Pay Out <input type="radio"/> Dividend Sweep
Received from Mr./Ms/Mrs/M/s:	
Address	
SCSB Account Details	Account Number
Bank Name	Branch Name
Total Amount to be blocked ₹ (Figures)	
Total Amount to be blocked ₹ (words)	



SCSB Receipt Signature Stamp and Date
--

ASBA Forms should be submitted only with an authorized branch of designated SCSBs. Copy of acknowledgement receipt of the ASBA form issued by SCSB should be submitted with the NFO form to Union Mutual Fund or its Registrar, CAMS.

INSTRUCTIONS FOR FILLING ASBA FORM

1. Please visit www.sebi.gov.in/pmd/scsb.html or www.nseindia.com for list of currently available Self Certified Syndicate Banks (SCSB) offering ASBA facility with their designated branches.
2. The investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB. Investors should check with their bank branch to confirm whether the branch is offering ASBA facility.
3. Investors shall ensure that the Bank Account number in the ASBA Form is correct and funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
4. ASBA Application Form will not be accepted by any of the offices of Union Mutual Fund or its Registrar & Transfer Agent, i.e. Computer Age Management Services (P) Ltd.
5. Upon submission of an ASBA Form with the SCSB, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
6. The SCSBs shall block the subscription money based on the authorisation given by the account holder in the ASBA Form. The subscription money shall remain blocked in the bank account till allotment of units under the scheme or till rejection of the application, as the case may be.
7. If the bank account specified in the ASBA Form does not have sufficient credit balance to meet the subscription money, the ASBA Form shall be rejected by the SCSB.
8. The ASBA Form should not be accompanied by cheque or other mode of payment, other than authorisation to block subscription amount in the bank account.
9. During the processing of the NFO application, if the application is found to be incomplete or incorrect, the SCSB will be informed on the same who shall then unblock the investor account with appropriate remarks in the investor account.
10. On the closure date of the NFO, the ASBA Form should be submitted to the SCSBs before 3.00 p.m. or such other time as may be decided by respective SCSBs.
11. Union Mutual Fund or its' Registrar, CAMS shall not be liable for any negligence or mistake committed by the SCSBs.
12. Investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to Union Mutual Fund or any of its official point of acceptance.
13. All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving complete details such as name & address of the applicant, number of units applied for, counterfoil or the application reference given by the SCSBs, amount paid on application and the collection centre of the SCSB where the application form was submitted. If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent, M/s. Computer Age Management Services Pvt. Limited (CAMS), Chennai, with a copy to Union Asset Management Co. Pvt. Ltd.
14. **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.

15. Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the ASBA Form.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:

Computer Age Management Services Pvt. Ltd.,

Unit: Union Mutual Fund (formerly Union KBC Mutual Fund)

Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600 034.

Email: enq_uk@camsonline.com | **Website:** www.camsonline.com



Union Asset Management Company Pvt. Ltd.

(formerly Union KBC Asset Management Company Private Limited)

Unit 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (West), Mumbai - 400 013.

Toll Free : 1800 200 2268 | **Tel No. :** 022 24833333

Website: www.unionmf.com | **Email :** investorcare@unionmf.com

**Know Your Client (KYC)
Application Form (For Individuals only)**

(Please fill the form in English and in BLOCK Letters)
Fields marked with "*" are mandatory fields

Application Type* New Update KYC Number*
KYC Type* Normal (PAN is mandatory) PAN Exempt Investors (Refer instruction K)

Our Mission... Your Growth



1. Identity Details (Please refer instruction A at the end)

PAN* Please enclose a duly attested copy of your PAN Card

Prefix	FirstName	Middle Name	Last Name
Name* (same as ID proof)			
Maiden Name (If any*)			
Father / Spouse Name*			
Mother Name*			
Date of Birth*	DD - MM - YYYY		
Gender*	<input type="checkbox"/> M- Male <input type="checkbox"/> F- Female <input type="checkbox"/> T-Transgender		
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others		
Citizenship*	<input type="checkbox"/> IN- Indian <input type="checkbox"/> Others - Country _____ Country Code <input type="text"/>		
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> O-Others <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> B-Business <input type="checkbox"/> X-Not Categorized		

Photo

Signature/
Thumb Impression

2. Proof of Identity (PoI)* (for PAN exempt Investor) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number	<input type="text"/>	Passport Expiry Date	DD - MM - YYYY
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>	Driving Licence Expiry Date	DD - MM - YYYY
<input type="checkbox"/> D- Driving Licence	<input type="text"/>		
<input type="checkbox"/> E- Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>

3. Proof of Address (PoA)*

3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

Address Type* Residential / Business Residential Business Registered Office Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Proof of Address*

<input type="checkbox"/> Passport Number	<input type="text"/>	Passport Expiry Date	DD - MM - YYYY
<input type="checkbox"/> Voter ID Card	<input type="text"/>	Driving Licence Expiry Date	DD - MM - YYYY
<input type="checkbox"/> Driving Licence	<input type="text"/>		
<input type="checkbox"/> Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>

3.2 Correspondence / Local Address Details* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

4. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction **F** at the end)

Email ID

Mobile - Tel. (Off) - Tel. (Res) -

5. FATCA/CRS Information (Tick if Applicable) Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction **B** at the end)

Additional Details Required* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* Country of Birth* Country Code as per ISO 3166

Address
 Line 1*
 Line 2
 Line 3 City / Town / Village*
 District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988
 State/UT* Country* Country Code as per ISO 3166

6. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

Related Person Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* Guardian of Minor Assignee Authorized Representative

Name* Prefix First Name Middle Name Last Name

(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [Pol] of Related Person* (Please see instruction **(H)** at the end)

(Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)

A- Passport Number Passport Expiry Date

B- Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date

E- Aadhaar Card

F- NREGA Job Card

Z- Others (any document notified by the central government) Identification Number

7. Remarks (If any)

8. Applicant Declaration

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: - - Place:

Signature / Thumb Impression of Applicant

9. Attestation / For Office Use Only

Documents Received Certified Copies

KYC Verification Carried Out by (Refer Instruction I)

Date

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

In-Person Verification (IPV) Carried Out by (Refer Instruction J)

Date

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

Instructions/Guidelines for filling Individual KYC Application Form

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification / Guidelines on filling 'Proof of Identity [PoI]' section, For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		



Annexure A1 – Addition/Modification/Change of Address – Correspondence/Local Address

Fields marked with "*" are mandatory fields.
Please fill the form in English and in BLOCK letters.

For office use only
(To be filled by financial institution)

Application Type* New Update/Change
KYC Number (Mandatory for KYC update request)

1. Correspondence / Local Address Details (Please see instruction E at the end) Enclose relevant documentary proof

Same as Current / Permanent / Overseas Address details

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT Country* Country Code as per ISO 3166

2. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID

Mobile Tel. (Off) Tel. (Res)

Fax

3. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

Date: -- Place :

Annexure B1 – Addition/Deletion of Related Persons

Fields marked with "*" are mandatory fields.
Please fill the form in English and in BLOCK letters.

For office use only
(To be filled by financial institution)

Application Type* New Update/Change
KYC Number

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(Mandatory for KYC update request)

1. Details of Related Person (In case of additional related persons, please fill 'Annexure B1') (please refer instruction G at the end)

Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available*)

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Related Person Type* Guardian of Minor Assignee Authorized Representative
Name*

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Prefix First Name Middle Name Last Name
(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [Pol] of Related Person* (Please see instruction (H) at the end)

A- Passport Number

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 Passport Expiry Date

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 B- Voter ID Card

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 C- PAN Card

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 D- Driving Licence

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 Driving Licence Expiry Date

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 E- Aadhaar Card

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 F- NREGA Job Card

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 Z- Others (any document notified by the central government)

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 Identification Number

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2. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature / Thumb Impression]

Date:

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 Place:

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Signature / Thumb Impression of Applicant

3. Attestation / For Office Use Only

Documents Received Certified Copies

KYC Verification Carried Out by

Date

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Emp. Name Emp.

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Code

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Emp. Designation

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Emp. Branch

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[Employee Signature]

Institution Details

Name

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Code

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[Institution Stamp]

A. IMPORTANT POINTS:

- Self attested copy of PAN card is mandatory for all clients.
- Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
- If any proof of identity or address is in a foreign language, then translation into English is required.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent address are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- For opening an account with Depository participant or Mutual Fund, for a minor or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (* Documents having an expiry date should be valid on the date of submission.)

- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

Residence/Driving License/Flat Maintenance bill/Insurance Copy.

- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- Bank Account Statement/Passbook - Not more than 3 months old.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
- Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
- The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(* Sufficient documentary evidence in support of such claims to be collected.)

- In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- Investors residing in the state of Sikkim.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- SIP of Mutual Funds upto Rs 50,000/- p.a.
- In case of institutional clients, namely, FIIs, MFs, VCFs, FVCI, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

F. In case of Non-Individuals, additional documents to be obtained from Non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> Copy of the balance sheets for the last 2 financial years (to be submitted every year) Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year) Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly Copies of the Memorandum and Articles of Association and certificate of incorporation Copy of the Board Resolution for investment in securities market Authorised signatories list with specimen signatures
Partnership firm	<ul style="list-style-type: none"> Copy of the balance sheets for the last 2 financial years (to be submitted every year) Certificate of registration (for registered partnership firms only) Copy of partnership deed Authorised signatories list with specimen signatures Photograph, POI, POA, PAN of Partners
Trust	<ul style="list-style-type: none"> Copy of the balance sheets for the last 2 financial years (to be submitted every year) Certificate of registration (for registered trust only). Copy of Trust deed List of trustees certified by managing trustees/CA Photograph, POI, POA, PAN of Trustees
HUF	<ul style="list-style-type: none"> PAN of HUF Deed of declaration of HUF/List of coparceners Bank pass-book/bank statement in the name of HUF Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	<ul style="list-style-type: none"> Proof of Existence/Constitution document Resolution of the managing body & Power of Attorney granted to transact business on its behalf Authorized signatories list with specimen signatures
Banks/Institutional Investors	<ul style="list-style-type: none"> Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years Authorized signatories list with specimen signatures
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> Copy of SEBI registration certificate Authorized signatories list with specimen signatures
Army/Government Bodies	<ul style="list-style-type: none"> Self-certification on letterhead Authorized signatories list with specimen signatures
Registered Society	<ul style="list-style-type: none"> Copy of Registration Certificate under Societies Registration Act List of Managing Committee members Committee resolution for persons authorised to act as authorised signatories with specimen signatures True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant _____ PAN of the Applicant _____

Sr. No.	PAN	Name	DIN (For Directors) / Aadhaar Number (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Photograph

Place for Intermediary Logo

Name & Signature of the Authorised Signatory(ies) Date d | d | / m | m | / y | y | y | y |

Computer Age Management Services Pvt. Ltd. (CAMS) - Customer Service Centers and Official Points of Acceptance:

- **Agartala** - Advisor Chowmuhan (Ground Floor) Krishnanagar 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** - B, 1-3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar, Maharashtra - 414 001. • **Ajmer** - AMC No. 423/30 Near Church Brahmurpur, 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, Gulshan Tower, 2nd Floor Near Panchsheel Talkies Amaravati Maharashtra - 444601. • **Ambala** - Opposite PEER Bal Bhavan Road Ambala Haryana - 134003.
- **Amritsar** - SCO - 18J, 'C' Block Ranjit Avenue Amritsar Punjab - 140001. • **Anand** - 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand Gujarat - 388001.
- **Anantapur** - 15-570-33, I Floor Pallavi Towers Anantapur, Andhra Pradesh - 515 001. • **Andheri** - CTS No 411 Citipoint, Gundivali, Teli Gali Above C.T. Chatwani Hall Andheri Mumbai Maharashtra - 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** - Office No. 1, 1st Floor Amodi Complex Juna Bazar 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. • **Bareilly** - F-62-63, Butler Plaza Civil Lines Bareilly Uttar Pradesh - 243001. • **Basti** - Office no 3, 1st Floor Jamia Shopping Complex, (Opposite Pandey School) Station Road Basti Uttar Pradesh - 272002. • **Belgaum** - 1st Floor, 221/2A/1B Vaccine Depot Road Near 2nd Railway gate, Tilakwadi, Belgaum Karnataka - 590006. • **Bellary** - 60/5, Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary Karnataka - 583101. • **Berhampur** - Kalika Temple Street, Beside SBI BAZAR Branch, Berhampur - 02, Ganjanm, Odisha - 760 001. • **Bhagalpur** - Krishna, I Floor Near Mahadev Cinema Dr.R.P.Road Bhagalpur Bihar - 812002. • **Bharuch (parent: Ankleshwar TP)** - F-108, Rangoli Complex Station Road Bharuch Gujarat - 392001. • **Bhatinda** - 2907 GH, GT Road Near Zila Parishad Bhatinda Punjab - 151001. • **Bhavnagar** - 305-306, Sterling Point Waghawadi Road OPP. HDFC Bank Bhavnagar Gujarat - 364002. • **Bhilai** - First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, Dist. Durg, PIN - 490020. • **Bhilwara** - 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 - 111, Varaha Complex Building 3rd Floor, Station Square Kharvel Nagar, Unit 3 Bhubaneswar Orissa - 751 001. • **Bhuj** - Data Solution, Office No:17 1st Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch Gujarat - 370001. • **Bhusawal (Parent: Jalgaon TP)** - 3, Adelaide 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. • **Bokaro** - Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City Bokaro Jharkhand - 827004. • **Borivali** - Hirji Heritage, 4th Floor, Office No. 402, Landmark : Above Tribhuvandas Bhimji Zaveri (TBZ), L.T. Road, Borivali - West, Mumbai - 400 092. • **Burdwan** - 399, G T Road Basement of Talk of the Town Burdwan West Bengal - 713101. (w.e.f. February 01, 2017) 1st Floor, Above Exide Showroom, 399 G T Road, 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. • **Chhindwara** - Shop No. 01, Near Puja Lawn, Prarasia Road, Chhindwara, Madhya Pradesh - 480 001. • **Chittoorgarh** - 3 Ashok Nagar Near Heera Vatika Chittoorgarh Rajasthan - 312001. • **Cochin** - 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin, Kerala - 682 018. • **Coimbatore** - Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S.Puram Coimbatore Tamil Nadu - 641 002. • **Cuttack** - Near Indian Overseas Bank Cantonment Road Mata Math Cuttack Orissa - 753001. • **Darbhanga** - Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga, Bihar -846001. • **Davenegere** - 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Davenegere 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, Jammal 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 Agraharam Street Erode Tamil Nadu - 638001. • **Faizabad** - 1/13/196, A, Civil lines, behind Triupati Hotel, Faizabad Uttar Pradesh - 224001. • **Faridhabad** - B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad Haryana - 121001. • **Gandhidham** - S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham, Gujarat - 370 201. • **Ghaziabad** - FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghaziabad, Uttar Pradesh - 201002. • **Goa** - Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2, Next to Mahalaxmi Temple, Panaji, (Goa), Goa - 403 001. • **Gondal (Parent Rajkot)** - A/177, Kailash Complex Opp. Khedut Decor Gondal Gujarat - 360 311. • **Gorakhpur** - Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur Uttar Pradesh - 273001. • **Gulbarga** - Pal Complex, 1st Floor Opp. City Bus Stop, SuperMarket Gulbarga Karnataka - 585 101. • **Guntur** - Door No 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur Andhra Pradesh - 522002. • **Gurgaon** - SCO - 16, Sector - 14, First Floor Gurgaon Haryana - 122001. • **Guwahati** - A.K. Azar Road, Rehbari Guwahati Assam - 781008. • **Gwalior** - G-6 Global Apartment Kailash Vihar Colony Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh - 474002. • **Haldia** - 2nd Floor, New Market Complex 2nd Floor, New Market Complex Durgachak Post Office, Purba Medinipur District, Haldia West Bengal - 721 602. • **Haldwani** - Durga City Centre Nainital Road Haldwani Uttarakhand - 263139. • **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. • **Hoshiarpur** - Near Archies Gallery Shimla Pahari Chowk Hoshiarpur Punjab - 146 001. • **Hosur** - No. 9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur, Tamil Nadu - 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, Yudhisthir Marg ,C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 367/8, Central Town Opp. Gurudwara Diwan Anshand Jalandhar Punjab - 144001. • **Jalgaon** - Rustumji 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. • **Jamshedpur** - Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur Jharkhand - 831001. • **Jaunpur** - 248, Fort Road Near AMBER HOTEL Jaunpur Uttar Pradesh - 222001.
- **Jhansi** - Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi Uttar Pradesh - 284001. (w.e.f. March 06, 2017) 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** - Circle Chowk, Near Choksi Bazar Kaman, Junagadh Gujarat - 362001. • **Kadapa** - Bandi Subbaramaiah Complex D.No:3/1718, Shop No: 8 Raja Reddy Street Kadapa Andhra Pradesh - 516 001.
- **Kakinada** - No.33-1, 44 Sri Sathya Complex Main Road Kakinada Andhra Pradesh - 533 001. • **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** - H.No.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. • **Kestopur** - S.D.Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block-C (Ground Floor), Kestopur, Kolkata, West Bengal - 700 101. • **Khammam** - Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Pump, Khammam Andhra Pradesh - 507 001. • **Kharagpur** - H.NO.291/1, Ward No-15 Malancha Main Road Opposite UCO Bank Kharagpur West Bengal - 721301. • **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416001. • **Kolkata** - Saket Building, 44 Park Street, 2nd Floor Kolkata West Bengal - 700016. • **Kolkata-CC** - Room No.3A Commerce House" (4th Floor) Kolkata West Bengal - 700013. • **Kollam** - Kochupilamoodu Junction Near VLC, Beach Road Kollam Kerala - 691001. • **Kota** - B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota Rajasthan - 324007. • **Kottayam** - Building No - Old No - 1319F, New No - 2512D, Behind Makkil Centre, Good Shepherd Road, Kottayam, Kerala - 686 001.
- **Kumbakonam** - Jailani Complex 47, Mutt Street 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, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh - 518001. • **Lucknow** - Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow Uttarpradesh - 226 001. • **Ludhiana** - U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana Punjab - 141 002. • **Madurai** - 1st Floor, 278, North Perumal Maistry Street Nadar Lane Madurai Tamil Nadu - 625 001. • **Malda** - Daxhinapan Abasan Opp Lane of Hotel Kalinga SM Pally Malda West Bengal - 732 101.
- **Mangalore** - No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore Karnataka - 575 003. • **Manipal** - Basement floor, Academy Tower Opposite Corporation Bank Manipal Karnataka - 576104. • **Mapusa (Parent ISC : Goa)** - Office no.CF-8, 1st Floor, Business Point Above Bicholim Urban Co-op Bank Angod Mapusa Goa - 403 507. • **Margao** - B-301, Reliance Trade Center, Opp. Grace Nursing Home, Near Cafe Tato, V.V. Road (Varde Valaulikar), 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** - Gandhi Road Opp Union Bank of India Moga Punjab - 142001. • **Moradabad** - H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244 001. • **Mumbai** - Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Muzaffarpur** - 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 134, First Floor, Ghantakarana Complex, Gunj Bazar, Nadiad - 387 001, Gujarat. • **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** - Raturang Bungalow, 2 Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik Maharashtra - 422005. • **Navsari** - 16, 1st Floor, Shivani Park Opp. Shankheswar Complex Kaliawadi Navsari Gujarat - 396 445. • **Nellore** - 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore Andhra Pradesh - 524001. • **New Delhi** - 7-E, 4th Floor, Deen Dayaal Research Institute Building Swami Ram Tirath Nagar, Near Videcon Tower Jhandewalan Extension, New Delhi New Delhi - 110 055. • **New Delhi-CC** - 23, Barakhamba Road Connaught Place New Delhi New Delhi - 110 001. • **Noida** - C-81, 1st floor Sector - 2 Noida - 201301. • **Palakkad** - 10 / 688, Sreedevi Residency Mettupalayam Street Palakkad Kerala - 678 001. • **Palanpur** - 3rd Floor, T - 11 Opp. Government

Quarter College Road Palanpur Gujarat - 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 Colony Patiala Punjab - 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** - Nirmiti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehendale Garage Road Erandwane Pune Maharashtra - 411 004. • **Rae Bareilly** - 17, Anand Nagar Complex Rae Bareilly 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** - Dafia - Co 18, Ram Bagh Near Scholar's School Ratlam Madhya Pradesh - 457001. • **Ratnagiri** - Kohinor Complex Near Natya Theatre Nachane Road Ratnagiri Maharashtra - 415 639. • **Rohtak** - 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak Haryana - 124001. • **Roorkee** - 22 Civil Lines Ground Floor Hotel Krish Residency Roorkee Uttarakhand - 247667. • **Rourkela** - 1st Floor Mangal Bhawan Phase II Power House Road Rourkela Orissa - 769001. • **Sagar** - Opp. Somani Automobiles Bhagwananj Sagar Madhya Pradesh - 470 002. • **Saharanpur** - I Floor, Krishna Complex Opp. Hath 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** - 17B Swamiji Sarani, Siliguri, West Bengal - 734 001. • **Sirsa** - Beside Overbridge Next to Nissan car showroom Hissar Road Sirsa Haryana - 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** - Plot No.629,2nd Floor, Office No.2-C/2-D Mansukhlal Tower, Beside Seventh Day Hospital Opp.Dhiraj Sons, Athwalines Surat Gujarat - 395 001. • **Surendranagar** - 2 M I Park, Near Commerce College Wadhwan City Surendranagar Gujarat - 363035. • **Thane** - 3rd Floor, Nalanda Chambers "B" Wing, Gokhale Road, Near Hanuman Temple Naupada Thane Maharashtra - 400 602. • **Thrissur** - Room No. 26 & 27 Dee Pee Plaza Kokkalai Thrissur Kerala - 680001. • **Thiruppur** - 1(1), Binny Compound, II Street, Kumaran Road Thiruppur Tamil Nadu - 641601. • **Thiruvalla** - 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla, Kerala - 689 101. • **Thiruvananthapuram** - R S Complex Opposite of LIC Building Pattom PO Thiruvananthapuram, Kerala - 695004. • **Tinsukia** - Dhawal Complex Ground Floor, Durgabari Rangagora Road, Near Dena Bank Tinsukia Assam - 786125. • **Tirunelveli** - 1 Floor, Mano Prema Complex 182 / 6, S.N High Road Tirunelveli Tamil Nadu - 627001. • **Tirupathi** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi, Andhra Pradesh - 517 501. • **Trichy** - No 8, I Floor, 8th Cross West Extn Thillainagar Trichy Tamil Nadu - 620018. • **Tuticorin** - Ground Floor, Mani Nagar Tuticorin Tuticorin Tamil Nadu - 628 003. • **Udaipur** - Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313001. • **Ujjain** - 123, 1st Floor, Siddhi Vinayaka Trade Centre Saheed Park, Ujjain Madhya Pradesh - 456 010. • **Unjha (Parent: Mehsana)** - 10/11, Maruti Complex, Opp. B R Marbles, Highway Road Unjha Gujarat - 384 170. • **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. • **Vaso (Parent Goa)** - No DU 8, Upper Ground Floor Behind Techoclean Clinic, Suvridha Complex Near ICICI Bank Vasco da gama Goa - 403802. • **Vellore** - No.1, Officer's Line 2nd Floor, MNRC Arcade Opp. ICICI Bank, Krishna Nagar Vellore Tamil Nadu - 632 001. • **Vijayawada** - 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G.Road, Labbipet Vijayawada Andhra Pradesh - 520 010. • **Visakhapatnam** - 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam, Andhra Pradesh - 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 Bank of India - Official Points of Acceptance: (During New Fund Offer Period only)

• **Agra** - Friends Wasan Plaza, Sanjay Place, Dist. Agra, Uttar Pradesh - Pin - 282 003. • **Ahmedabad** - Upper Floor, Parth Milan Complex, Near Hotel Nest Sardar Patel Nagar, Off C.G Road, Dist. Ahmedabad, Gujarat Pin-380 006. • **Allahabad** - Hotel Samrat Bldg, M G Marg, Civil Lines, Allahabad - 211 001. • **Amritsar** - Majith Mandi, Dist Amritsar, Punjab. • **Bangalore** - 116, 11th Cross Malleswaram, Bangalore Pin - 560 003 Karnataka. • **Belgaum** - 659/660, Ravivarpeth, Belgaum, Karnataka. • **Bellary** - 201, 1st Floor, Car Street, Bellary, Dist. Bellary, Karnataka, Pin - 583 101. • **Bhilwara** - 15/251, Rajendra Marg, Dist. Bhilwara, Rajasthan, Pin - 311 001. • **Bhopal** - 1513/1/1, Union Bank Bhavan, Arera Hills, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar** - Plot No.101, Janpath, Kharvel Nagar, Unit III, Bhubaneswar, Dist. Khurda, Orissa, Pin - 751 001. • **Chandigarh** - 64/65 Bank Square, Sector 17-B, Chandigarh - 160 017. • **Chennai** - IInd floor, 139, Broadway, Prakasam Road, Chennai - 600 108 Tamil Nadu. • **Coimbatore** - 235, Second Floor, Oppannakara Street, Dist. Coimbatore, Tamil Nadu. • **Davenegere** - Ground Floor, Suraj Arcade, H.M. Road, Dist. Davangere, Karnataka, Pin - 577001. • **Dehradun** - 19-B, Rajpur Rd, P.B. No.109, Dehradun, Uttar Pradesh - 248001. • **Erode** - 381, Sathy Road, Erode, Tamil Nadu, Pin - 638 003. • **Gorakhpur** - Cinema Road, Dr. Khudaijis Compound Golghar, Gorakhpur- Uttar Pradesh. • **Guwahati** - Dugar Building, K.C.Road, Fancy Bazar, Guwahati, Assam. • **Gwalior** - 8/85, Sarafa Bazar, Lashkar, Dist. Gwalior, Madhya Pradesh, Pin - 474 001. • **Hisar** - S.C.O. 155-156, Urban Estate - I, Near Telephone Exchange, Dist. Hissar, Haryana, Pin - 125 005. • **Hoshiarpur** - Kamalpur Chowk, Phagwara Road, Dist. Hoshiarpur, Punjab, Pin - 146 001. • **Hyderabad** - 6/1/67/14, Ground Floor, Public Garden Road, Saifabad, Hyderabad, Andhra Pradesh Pin - 500 004. • **Indore** - Service Branch Indore, Shiv Vilas Palace, Ground Floor, M.G. Road, Indore, Madhya Pradesh - 452003. • **Jabalpur** - 1st Floor, 'Shyam Arcade', Malaviya Chowk, Jabalpur, Madhya Pradesh - 482 001. • **Jaipur** - 2nd Floor, Katla Purohitji, Badi Choupad, Johri Bazar, Jaipur, Rajasthan. • **Jalandhar** - 12 Param Market, Opposite Circuit House Civil Lines, Jalandhar, Punjab. • **Jaunpur** - Mohalla Mandi Nasib Khan, Block Karanjakala, Near Vertanity Hospital, Dist. Jaunpur, Uttar Pradesh 222001. • **Jhansi** - Bhaskar Bhavan, Civil Lines, Dist. Jhansi, Uttar Pradesh, Pin - 284 001. • **Jodhpur** - Takiya Chand Shah Market, Outside Sojati Gate, Dist. Jodhpur, Rajasthan, Pin - 342 001. • **Kanpur** - 13/6, parmat, Kanpur Dist. Kanpur, Uttar Pradesh 208 001. • **Kochi** - Ground Floor, Union Bank Bhavan M.G. Road, Ernakulam, Kerala 682 035. • **Kolhapur** - 1411 "C", Maya Chambers, Laxmipuri Post Box No. 12, Dist. Kolhapur, Maharashtra. • **Kolkata** - 'Allepee Court', 1st Floor, 225 C A J C Bose Road, District Kolkata, West Bengal, Pin - 700 020. • **Kota** - 9, Udyog Marg, Aerodrome Circle, Dist. Kotah, Rajasthan, Pin - 324 007. • **Kozhikode** - Mariyambi Building, Cherooty Road, Kozhikode, Kerala - 673032. • **Lucknow** - Near Old Basant Cinema, Computer Market, Hazratganj, Lucknow, Uttar Pradesh. • **Ludhiana** - Chowk Desarganj, Ludhiana, Punjab 141 008. • **Madurai** - P.O.Box No.51, Rosary Bldg., 1st Floor, Town Hall Road, Madurai - Tamil Nadu. • **Mangalore** - 1st Floor, 44/1/128, Deenan Mansion, Balmatta Road, Hampankatta, Mangalore, Karnataka, Pin - 575 001. • **Meerut** - Begum Bridge Road, Opp. Govt. Inter College, B. No. 93, Meerut City, Uttar Pradesh. • **Moradabad** - Union Bank Bhavan, Opp. Kunwar Cinema, Station Rd., Budh Bazar, Dist. Moradabad, Uttar Pradesh, Pin - 244 001. • **Mumbai** - Ground Floor, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai, Maharashtra 400 021. • **Mysore** - 47D/47E, Ashoka Road, Mannar's Complex, Dist. Mysore, Karnataka, Pin - 570 001. • **Nagpur** - V.N.Sathe Bldg, Opp Lokmats, Wardha Rd, Janata Chowk, Nagpur, Maharashtra - 440 012. • **Nasik** - Maratha Mandir, Post Box No. 18, M.G. Road, Nasik, Maharashtra - 422 001. • **New Delhi** - 1st Floor, M - II, Middle Circle, Connaught Circus, New Delhi - 110 0010. • **Panaji** - Avanti Hotel Building, Rua De Ourem, Panaji, Dist. North Goa, 403 001. • **Patna** - 1st Floor, Pushpak Complex, Fraser Road, Patna, Bihar. • **Pune** - Plot No. 285/286, Torna Road Agriculture Market Yard, Gultekdi, Pune, Maharashtra - 411 037. • **Raipur** - 8/13, Shankar Nagar, Main Road, Near Chhoti Rly Crossing, Raipur, Chhattisgarh - 492007. • **Rajkot** - Pattani Building, Opp. Jubilee Garden, Mahatma Gandhi Road, Post Box No. 38, Rajkot, Gujarat, Pin - 360 001. • **Ranchi** - Kutchery Road, Ranchi, Dist Ranchi, Jharkhand - 834001. • **Rohtak** - Jhajjar Road, Rohtak, Dist. Rohtak, Haryana, Pin - 124 001. • **Salem** - P.B.No.239, 75/75-A, Jambulingam Street, Shevapet, Dist. Salem, Tamil Nadu, Pin - 636 002. • **Surat** - Shivam Chambers, Khand Bazar, Varacha Road, Surat, Gujarat. • **Thiruvananthapuram** - 2nd floor, Union Bank Bhavan, Thiruvananthapuram, Kerala - 695001. • **Trichy** - P.B. No. 534, 66, West Boulevard Road, Tiruchirappalli, Tamil Nadu, Pin - 620 008. • **Udaipur** - Opp. Town Hall, Panch Sheel Marg., Dist. Udaipur, Rajasthan 313001. • **Ujjain** - Fawara Chowk, Tilak Marg, Ujjain, Dist. Ujjain, Madhya Pradesh, Pin - 456 001. • **Vadodara** - Union Bank Bhavan, 1st Floor near Kala ghoda, Vodadara, Gujarat. • **Varanasi** - Taksal Theatre Building, 3rd Floor, Nadesar, Varanasi, Uttar Pradesh 221 001. • **Vijayawada** - Rishabh Towers, 1st floor, Convent Street, Vijayawada, Andhra Pradesh - 520 001. • **Visakhapatnam** - Door No.21-32/8, Kotha Rd, Chanlaraopeta, P.B.No.101, Visakhapatnam, Andhra Pradesh - 530 001.

Union Mutual Fund - Customer Service Centers and Official Points of Acceptance:

• **Bangalore** : Union Asset Management Co Pvt Ltd, Sunrise Chambers, No. W-303, 3rd floor, 22 Ulsoor Road, Bangalore - 560001. • **Chennai**: Union Asset Management Co Pvt Ltd, 1D, Mount Chambers, 758 A, Anna Salai, Mount Road, Chennai - 600002. • **Cochin** : Union Asset Management Co Pvt Ltd, M/s. Mayur Business Centre, Palleppady Jn., Chittoor Road, Ernakulam, Ernakulam Village Cochin, PIN: 682 035. • **Kolkata**: Union Asset Management Co Pvt Ltd, Room No.1109, 11th Floor, Om Towers, 32, Chowringhee Road, Kolkata - 700071. • **Mumbai**: Union Asset Management Co Pvt Ltd, Unit No. 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. • **New Delhi**: Union Asset Management Co Pvt Ltd, Flat No. 603, 6th Floor, Surya Kiran Building, 19, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001. • **Pune** - Union Asset Management Co Pvt Ltd, Office No. B - 87, Shreenath Plaza, Dyaneshwar Padhuke Chowk, Fergusson College Road, Pune - 411 005. • **Raipur** - Union Asset Management Co Pvt Ltd, Shop No. T - 18, 3rd Floor, Raheja Tower, Jail Road, Fafadih Chowk, Raipur-492009, Chhattisgarh.

Applicable During New Fund Offer Period Only: • **Ahmedabad**: Union Asset Management Co Pvt Ltd, 907, Shitiratna Building, 9th Floor, Panchvati Circle, C. G. Road, Ahmedabad - 380006. • **Bhubaneswar** : Union Asset Management Co Pvt Ltd, C/o. Union Bank of India Service Branch, Bhubaneswar Main Branch, 1st Floor, Plot No-38, Ashok Nagar, Near Rajmahal Square, Janpath, Bhubaneswar - 751009. • **Chandigarh** : Union Asset Management Co Pvt Ltd, Deepak Towers, SCO 154 - 155, Cabin No-202, Second Floor, Sector 17-C, Chandigarh - 160017. • **Indore**: Union Asset Management Co Pvt Ltd, Office No - 309, Starlit Tower, 29, Yeshwant Niwas Road, Indore - 452001, Madhya Pradesh. • **Jaipur** : Union Asset Management Co Pvt Ltd, Office No. 403, 4th Floor, Ambition Tower, Plot No. D-46 B, Malan Ka Choraha, Subhash Marg, C-Scheme, Jaipur - 302001. • **Lucknow**: Union Asset Management Co Pvt Ltd, 109, 1st Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001. • **Nagpur** : Union Asset Management Co Pvt Ltd, Fortune Business Centre, 6, Vasant-Vihar, 1st Floor, W.H.C Road, Shankar Nagar, Nagpur - 440010.