











KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

Equity Schemes			
<div>Union KBC</div> <div>EQUITY FUND</div> <div>(An Open-Ended Equity Scheme)</div>	For Continuous offer of units at applicable NAV based prices (Face Value ₹ 10/- per unit)	<div>Union KBC</div> <div>TAX SAVER SCHEME</div> <div>(An Open-ended Equity Linked Savings Scheme with a lock in period of 3 Years)</div>	For Continuous offer of units at applicable NAV based prices (Face Value ₹ 10/- per unit)
This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Long Term Capital AppreciationInvestment predominantly in Equity and Equity related portfolioHigh Risk.  (BROWN)		This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act.Investment predominantly in Equity and Equity related portfolioHigh Risk  (BROWN)	
Hybrid Schemes			
<div>Union KBC</div> <div>ASSET ALLOCATION FUND - MODERATE PLAN</div> <div>(An Open-Ended Hybrid Scheme)</div>	For Continuous offer of units at applicable NAV based prices (Face Value ₹ 10/- per unit)	<div>Union KBC</div> <div>ASSET ALLOCATION FUND - CONSERVATIVE PLAN</div> <div>(An Open-Ended Hybrid Scheme)</div>	For Continuous offer of units at applicable NAV based prices (Face Value ₹ 10/- per unit)
This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Capital Appreciation over Medium to Long TermInvestment in Equity and Equity related Instrument, Debt and Money Market Securities and Gold Exchange Traded Funds.Medium Risk  (YELLOW)		This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Capital Appreciation over Medium to Long TermInvestment in Equity and Equity related Instrument, Debt and Money Market Securities and Gold Exchange Traded Funds.Medium Risk  (YELLOW)	
Debt Schemes			
<div>Union KBC</div> <div>LIQUID FUND</div> <div>(An Open-Ended Liquid Scheme)</div>	For Continuous offer of units at applicable NAV based prices (Face Value ₹ 1,000/- per unit)	<div>Union KBC</div> <div>DYNAMIC BOND FUND</div> <div>(An Open-Ended Debt Scheme)</div>	For Continuous offer of units at applicable NAV based prices (Face Value ₹ 10/- per unit)
This product is suitable for investors who are seeking*: <ul style="list-style-type: none">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.Low Risk  (BLUE)		This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Regular Income over Medium to Long TermInvestment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition.Medium Risk  (YELLOW)	
<div>Union KBC</div> <div>ULTRA SHORT TERM DEBT FUND</div> <div>(An Open-Ended Debt Scheme)</div>	For Continuous offer of units at applicable NAV based prices (Face Value ₹ 1,000/- per unit)	*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:  (BLUE) investors understand that their principal will be at low risk  (YELLOW) investors understand that their principal will be at medium risk  (BROWN) investors understand that their principal will be at high risk	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Regular Income over Short TermInvestment in Money Market and Debt Securities.Low Risk  (BLUE)			

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.unionkbc.com.

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

This KIM is dated June 28, 2013.

Name of Mutual Fund:

Union KBC Mutual Fund

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

Name of Asset Management Company:

Union KBC Asset Management Company Private Limited

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

Name of Trustee Company:

Union KBC Trustee Company Private Limited

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

Name of Sponsors:

1) Union Bank of India

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

2) KBC Participations Renta (a 100% subsidiary of KBC Asset Management NV)

Registered Office: 5, place de la Gare, L - 1616 Luxembourg

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

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UNION KBC EQUITY FUND

NAME OF THE SCHEME : Union KBC Equity Fund

TYPE OF THE SCHEME : An Open-ended Equity Scheme

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

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

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Related Instruments, including equity linked derivatives	Minimum 75%- Maximum 100%
Debt Instruments & Money Market Instruments	Minimum 0%- Maximum 25%

The Scheme may invest in Derivatives up to a maximum of 25% of the net assets of the Scheme.

The Scheme may engage in Securities Lending up to a maximum of 20% of the net assets of the Scheme (where not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty).

Presently, the Scheme does not intend to invest in Securitized Debt and Foreign Securities.

The cumulative gross exposure to equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme.

Pending deployment of the funds as per the investment objective of the Scheme, the funds of the Scheme may be parked in short term deposits of the Scheduled Commercial Banks, subject to the guidelines and limits specified by SEBI from time to time.

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

INVESTMENT STRATEGY : The Scheme is an Open-ended Equity Scheme that invests substantially in Equity and Equity related instruments. The investment team shall follow an active strategy to manage the assets of the fund; however the benchmark composition and the performance shall be kept in mind. The investment team shall follow a combination of the bottom up and top down approach while making investments. The top down approach shall involve analysis of the macro-economic factors, industry evaluation, benchmark industry allocation, market outlook etc. and shall be used to determine the asset allocation including cash levels and/or the target sector allocation.

The investment team shall also scan the market for opportunities and shall evaluate the individual companies on their merits, leading to the bottom-up investment decision.

The fund manager shall use equity derivatives (index futures and options and stock futures and options) within the permissible limits to hedge the portfolio and to rebalance the portfolio.

The fund manager could also use active cash calls as a means to rebalance or hedge the portfolio upto the permissible limits.

Please refer to the Scheme Information Document (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. For summarized Scheme Specific Risk Factors please refer to page 13 for 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:

Risk	Risk mitigation strategy
Market risk The scheme is vulnerable to price fluctuations and volatility changes, which could have a material impact on the overall returns of the scheme.	Endeavour to have a well diversified portfolio of good companies with the ability to use cash/ derivatives for hedging.
Business Risk Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations.	Portfolio companies carefully selected to include those with perceived good quality of earnings.
Derivatives Risk Various inherent risks arising as a consequence of investing in derivatives.	Continuous monitoring of the derivatives positions and strictly adhere to the regulations.
Concentration Risk Risk arising due to over exposure to few securities/issuers/ sectors.	Ensuring diversification by investing across the spectrum of securities/ issuers/ sectors.
Liquidity Risk Risk associated with saleability of portfolio securities.	Monitor the portfolio liquidity periodically.
Interest rate risk Security price volatility due to movements in interest rate.	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.
Credit Risk Risk that the debt 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.
Performance Risk Risk arising due to changes in factors affecting markets.	Endeavour to have a well diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.

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 KBC 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 words "Direct Plan" against the Scheme name in the application form.
- Investors who purchase/subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.** Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the words "Direct Plan" against the Scheme name in the application form.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

In cases where Distributor code is not mentioned in the application form and the investor fails to mention "Direct Plan" against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor mentions "Direct Plan" against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

OPTIONS : The Scheme has the following Options offered under each of the above mentioned Plans :

- Growth Option:** This Option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation.
- Dividend Option:** This Option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus.

The Dividend Option consists of the following facilities:

- Dividend Reinvestment Facility
- Dividend Pay-out Facility
- Dividend Sweep Facility

Default Option/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 a Facility then the default Facility will be Reinvestment.

If an investor opts for dividend sweep option, the investor must have minimum balance in the target scheme and in the same folio, else it will be compulsorily re-invested in the source scheme.

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.

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

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM : Please refer to page 14 for details.

APPLICABLE NAV : Please refer to page 14 for details.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS : Please refer to page 15 for details.

SYSTEMATIC INVESTMENT PLAN (SIP) : Please refer to page 15 for details.

SYSTEMATIC TRANSFER PLAN (STP) : Please refer to page 15 for details.

SYSTEMATIC WITHDRAWAL PLAN (SWP) : Please refer to page 15 for details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Within 10 working days of the receipt of the redemption request at the authorised centre of the Union KBC Mutual Fund.

BENCHMARK INDEX : S&P BSE 100 Index

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 : Please refer to page 16 for details.

NAME OF THE FUND MANAGER : Mr. Ashish Ranawade (Chief Investment Officer)

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

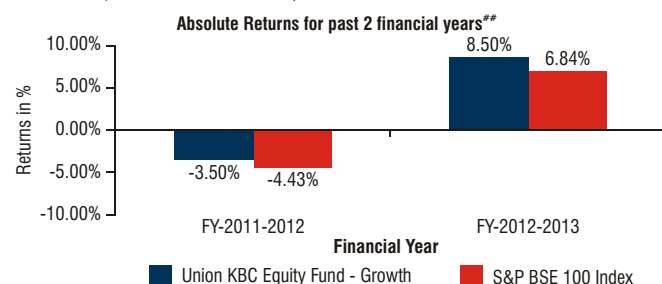
PERFORMANCE OF THE SCHEME :

The Scheme performance as on May 31, 2013.

Union KBC Equity Fund - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	21.16%	21.23%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	4.36%	3.84%

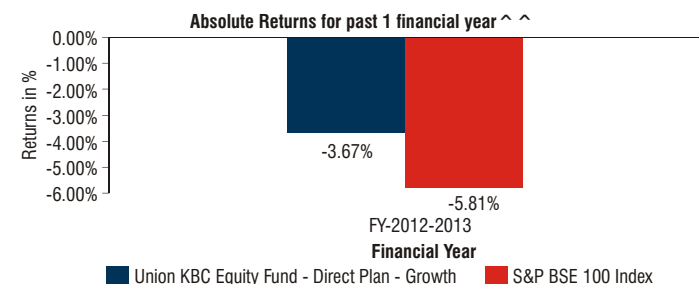
#Since inception returns are based on ₹ 10 (initial allotment NAV) invested at inception. (Allotment / Inception Date : June 10, 2011).



Union KBC Equity Fund - Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception ^	0.18%	-0.63%

^ Since inception returns are based on ₹ 10.89 (initial allotment NAV) invested at inception.
(Allotment / Inception Date : January 1, 2013).



Past performance may or may not be sustained in future.

Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAV's.

*The data is as on May 31, 2013. The benchmark for the Scheme is S&P BSE 100 Index. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

**The Scheme was launched during the financial year 2011-2012. As the Scheme has completed its second financial year on March 31, 2013 from the date of allotment, absolute returns for two financial years have been provided.

^ ^ Since Direct Plan has been introduced under the Scheme with effect from January 1, 2013, absolute returns for only one financial year has been provided.

EXPENSES OF THE SCHEME :

(i) Load Structure

Entry Load*: Nil

Exit Load**:

- if redeemed or switched out on or before completion of 1 year from the date of allotment of units: 1%
 - if redeemed or switched out after completion of 1 year from the date of allotment of units: Nil
- Load, if any, shall be applicable for switches between eligible schemes of Union KBC Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plans under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union KBC Mutual Fund.

*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in / SIP / STP transactions. The upfront commission, if any, on investment made by the Investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax will be credited to the scheme.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations.

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

(ii) Recurring Expenses

As per the SEBI (Mutual Funds) Regulations, the maximum 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 as given in the table below:

First ₹ 100 crores of the daily net assets : 2.50%	The actual expense for the financial year ended March 31, 2013 is 2.56%
Next ₹ 300 crores of the daily net assets : 2.25%	
Next ₹ 300 crores of the daily net assets : 2.00%	
Balance of Assets : 1.75%	

In addition to the above, the AMC may charge additional expenses up to 0.20 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 (w.e.f. October 1, 2012).

Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme (w.e.f. October 1, 2012).

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan.

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

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

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. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS : Please refer to page 16 for details.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Please refer to page 16 for details.

DAILY NET ASSET VALUE (NAV) PUBLICATION : Please refer to page 16 for details.

FOR INVESTOR GRIEVANCES PLEASE CONTACT : Please refer to page 16 for details.

UNIT HOLDERS' INFORMATION : Please refer to page 16 for details.

UNION KBC TAX SAVER SCHEME

NAME OF THE SCHEME: Union KBC Tax Saver Scheme

TYPE OF THE SCHEME : An Open-ended Equity Linked Savings Scheme from Union KBC Mutual Fund (subject to lock in period of 3 years from the date of allotment).

As per the present tax laws, eligible investors in the scheme (who are "Assessee" as per the ELSS Rules) are entitled to deductions of the amount invested in the units of the scheme under Section 80(C) of the Income Tax Act, 1961 to such extent (presently one lakh) and subject to conditions as may be notified from time to time.

The scheme has been formulated in accordance with the requirements of the specified Equity Linked Savings Scheme (ELSS) notifications dated November 3, 2005 and December 13, 2005, issued by Government of India.

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

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

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

*Equity and Equity related securities / instruments shall mean equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may be also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non - convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.

In accordance with the ELSS, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in the securities specified in the above para. In exceptional circumstances, this requirement may be dispensed with by the Fund in order that the interest of the assesses are protected.

Further, pending deployment of funds, the scheme may invest the funds in short - term money market instruments or other liquid instruments or both. After three years of the date of allotment of units, the Mutual Fund may hold upto twenty percent of net assets of the scheme in short - term money market instruments and other liquid instruments to enable redemption of investment of those unit holders who would seek to tender the units for repurchase.

Investment in Securitized Debt - NIL

Investments in Derivatives - NIL

Investments in Securities Lending - upto 20% of its net assets of the scheme (where not more than 5% of the net assets of the scheme will be deployed in securities lending to any single counterparty). (only if permitted under and in line with the prevailing regulations and ELSS Rules).

Presently, the scheme does not intend to invest in Foreign Securities.

The cumulative gross exposure to equity and debt will not exceed 100% of the net assets of the scheme.

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

INVESTMENT STRATEGY : The investment team shall follow an active strategy to manage the assets of the fund; however the benchmark composition and the performance shall be kept in mind. The Investment team shall follow a combination of the bottom up and top down approach while making investments. The top down approach shall involve analysis of the macro-economic factors, industry evaluation, benchmark industry allocation, market outlook etc. and shall be used to determine the asset allocation including cash levels and/or the target sector allocation.

The investment team shall also scan the market for opportunities and shall evaluate the individual companies on their merits, leading to the bottom-up investment decision.

Please refer to the Scheme Information Document (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. For summarized Scheme Specific Risk Factors please refer to page 13 for 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:

Risk	Risk mitigation strategy
Market risk The scheme is vulnerable to price fluctuations and volatility changes, which could have a material impact on the overall returns of the scheme.	Endeavour to have a well diversified portfolio of good companies with the ability to use cash/ derivatives for hedging.
Business Risk Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations.	Portfolio companies carefully selected to include those with perceived good quality of earnings.
Credit Risk Risk that the debt issuer may default on interest and / or principal payment obligations.	Ensuring diversification by investing across the spectrum of securities/ issuers/ sectors.
Liquidity Risk Risk associated with saleability of portfolio securities.	Monitor the portfolio liquidity periodically.
Interest rate risk Security price volatility due to movements in interest rate.	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.

Risk	Risk mitigation strategy
Credit Risk Risk that the debt 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.
Performance Risk Risk arising due to changes in factors affecting markets.	Endeavour to have a well diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.

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 KBC 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 words "Direct Plan" against the Scheme name in the application form.
- **Investors who purchase/ subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.** Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the words "Direct Plan" against the Scheme name in the application form.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

In cases where Distributor code is not mentioned in the application form and the investor fails to mention "Direct Plan" against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor mentions "Direct Plan" against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

OPTIONS : The Scheme has the following Options offered under each of the above mentioned Plans :

- o **Growth Option:** This Option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation.
- o **Dividend Option:** This Option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus.

The Dividend Option consists of the following facilities:

- o Dividend Reinvestment Facility
- o Dividend Pay-out Facility

Default Option/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 a facility, then the default facility will be reinvestment.

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 details, refer to the SID of the Scheme.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM : Please refer to page 14 for details.

APPLICABLE NAV : It may be noted that investment in the scheme are subject to compulsory lock-in period for 3 years from the date of allotment. Redemption/ switch outs can only be initiated post the lock-in period.

Please refer to page 14 for more details.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS : Please refer to page 15 for details.

SYSTEMATIC INVESTMENT PLAN (SIP) : Please refer to page 15 for details.

SYSTEMATIC TRANSFER PLAN (STP) : Please refer to page 15 for details.

SYSTEMATIC WITHDRAWAL PLAN (SWP) : Please refer to page 15 for details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Within 10 working days of the receipt of the redemption request at the authorised centre of the Union KBC Mutual Fund.

BENCHMARK INDEX : S&P BSE 100 Index

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 : Please refer to page 16 for details.

NAME OF THE FUND MANAGER : Mr. Ashish Ranavade (Chief Investment Officer)

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

PERFORMANCE OF THE SCHEME :

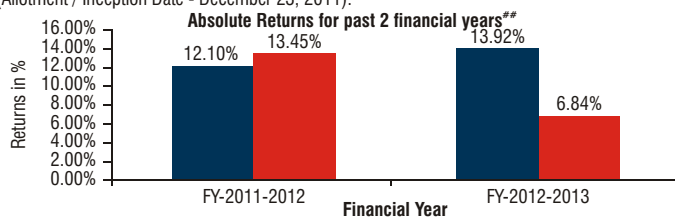
The Scheme performance as on May 31, 2013.

Union KBC Tax Saver Scheme - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	24.79%	21.23%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	22.50%	18.65%

#Since inception returns are based on ₹ 10 (initial allotment NAV) invested at inception.

(Allotment / Inception Date - December 23, 2011).

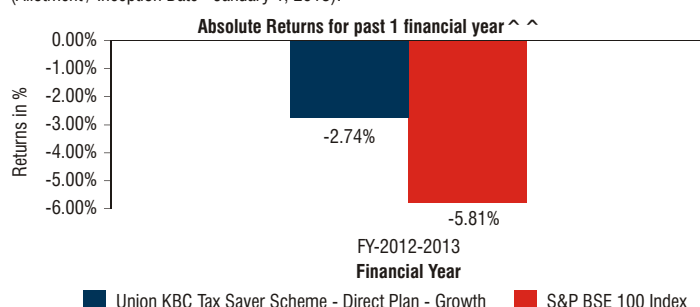


Union KBC Tax Saver Scheme - Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception ^	2.06%	-0.63%

^ Since inception returns are based on ₹ 13.13 (initial allotment NAV) invested at inception.

(Allotment / Inception Date - January 1, 2013).



Past performance may or may not be sustained in future.

Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAV's.

*The data is as on May 31, 2013. The benchmark for the Scheme is S&P BSE 100 Index. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

**The Scheme was launched during the financial year 2011-2012. As the Scheme has completed its second financial year on March 31, 2013 from the date of allotment, absolute returns for two financial years have been provided.

^ ^ Since Direct Plan has been introduced under the Scheme with effect from January 1, 2013, absolute returns for only one financial year has been provided.

EXPENSES OF THE SCHEME :

(i) Load Structure

Entry Load*: Nil

Exit Load**: Nil

Load, if any, shall be applicable for switches between eligible schemes of Union KBC Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plans under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union KBC Mutual Fund.

*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in / SIP / STP transactions. The upfront commission, if any, on investment made by the Investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax will be credited to the scheme.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations.

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

(ii) Recurring Expenses

As per the SEBI (Mutual Funds) Regulations, the maximum 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 as given in the table below:

First ₹ 100 crores of the daily net assets : 2.50%	The actual expense for the financial year ended March 31, 2013 is 2.73%
Next ₹ 300 crores of the daily net assets : 2.25%	
Next ₹ 300 crores of the daily net assets : 2.00%	
Balance of Assets : 1.75%	

In addition to the above, the AMC may charge additional expenses up to 0.20 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 (w.e.f. October 1, 2012).

Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme (w.e.f. October 1, 2012).

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan.

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

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

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. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS : Please refer to page 16 for details.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Please refer to page 16 for details.

DAILY NET ASSET VALUE (NAV) PUBLICATION : Please refer to page 16 for details.

FOR INVESTOR GRIEVANCES PLEASE CONTACT : Please refer to page 16 for details.

UNIT HOLDERS' INFORMATION : Please refer to page 16 for details.

UNION KBC LIQUID FUND

NAME OF THE SCHEME: Union KBC Liquid Fund

TYPE OF THE SCHEME : An Open-ended Liquid Scheme

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

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

Types of Instruments	Normal Allocation (% of Net Assets)
Money market and debt instruments with residual maturity upto 91 days (including floating rate debt instruments, securitized debt, mutual fund units of debt schemes)*	Minimum 0%-Maximum 100%

*Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of purchase.

Pursuant to SEBI circular No SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investments only in debt and money market instruments with maturity of up to 91 days.

Explanation:

- In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.
- In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days.
- In case the maturity of the security falls on a Non-business Day, then settlement of securities will take place on the next Business Day.

The total debt derivative exposure will be restricted to 50% of the net assets of the Scheme. The Scheme shall not invest in equity derivatives. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted from time to time.

The cumulative gross exposure through debt and derivative positions will not exceed 100% of the net assets of the scheme. For further details, refer point on 'Limitations and restrictions for investments in derivatives' in the Scheme Information Document.

Presently, the Scheme does not intend to invest in overseas/ foreign securities or engage in stock lending and short selling.

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

The total exposure of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% 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 sector limit of 30%) not exceeding 10% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs) only. 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 30% of the net assets of the Scheme.

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

INVESTMENT STRATEGY : To achieve the investment objective of the Scheme, investments will be made in an appropriate mix of high quality money market, debt and Government securities. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. 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, 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.

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.

The composition of the Indian Debt market (both the primary and secondary) is dominated by money market instruments in the short end of the yield curve and by medium and long term bonds and debentures in the long end of the curve. Since the scheme seeks to deliver reasonable market related returns with lower risk, the investment strategy will be to predominantly invest in money market instruments.

As the turnover of the portfolio would be high, given the fact the investors in liquid fund would deploy their funds for a short period of time, the portfolio would be structured to incorporate high liquidity by the use of cash and cash equivalents.

Please refer to the Scheme Information Document (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. For summarized Scheme Specific Risk Factors please refer to page 13 for 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:

Risk	Risk mitigation strategy
Interest rate risk Security price volatility due to movements in interest rate	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.
Interest rate risk Security price volatility due to movements in interest rate	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.
Credit Risk Risk that the debt 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.
Performance Risk Risk arising due to changes in factors affecting markets.	Endeavour to have a well diversified portfolio of high quality securities with adequate liquidity.
Concentration Risk Risk arising due to over exposure to few securities/issuers/ sectors.	Ensuring diversification by investing across the spectrum of securities/ issuers/ sectors.
Liquidity Risk Risk associated with saleability of portfolio securities.	Control portfolio liquidity at portfolio construction stage.
Market Risk Risk arising due to adverse market movements.	Endeavour to have a well diversified portfolio of high quality securities with the ability to manage duration effectively.
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 and measure, monitor and control the same.

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 KBC 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 words "Direct Plan" against the Scheme name in the application form.
- Investors who purchase/ subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.** Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the words "Direct Plan" against the Scheme name in the application form.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

In cases where Distributor code is not mentioned in the application form and the investor fails to mention "Direct Plan" against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor mentions "Direct Plan" against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

OPTIONS : The Scheme has the following Options offered under each of the above mentioned Plans :

- Growth Option:** This Option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation.
- Dividend Option:** This Option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus.

The Dividend Option consists of the following facilities:

- Dividend Reinvestment Facility (available for daily*, weekly*, fortnightly* and monthly frequency)
- Dividend Pay-out Facility (available for fortnightly* and monthly frequency)
- Dividend Sweep Facility (available for fortnightly* and monthly frequency)

Default Option/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 / frequency then the default facility will be Reinvestment and the default frequency will be monthly.

If the dividend payable under the Dividend Payout/Sweep Option is equal to or less than ₹ 500 then the dividend would be compulsorily reinvested in the existing Option of the Scheme. In case of Dividend Sweep Option, the investor must have minimum balance in the target scheme and in the same folio, else it will be compulsorily re-invested in the source scheme.

The frequencies of dividend payment and the respective Record Dates under the different Facilities are as follows:

Dividend Payout Facility and Dividend Sweep Facility:

Frequency of Dividend	Record Date
Fortnightly	10th and 25th of every month
Monthly	25th of every month

Dividend Reinvestment Facility:

Frequency of Dividend	Record Date
Daily	Daily
Weekly	Every Monday
Fortnightly	10th and 25th of every month
Monthly	25th of every month

In case any of the record date falls on a Non-business Day, the record date shall be the immediately following Business Day.

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.

* It must be noted that Daily Dividend, Weekly Dividend, and Fortnightly Dividend options available under the Scheme is currently NOT available in the dematerialised mode.

OPTION TO HOLD UNITS IN DEMATERIALISED FORM: Please refer to page 14 for details.

APPLICABLE NAV: Please refer to page 14 for details.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS: Please refer to page 15 for details.

SYSTEMATIC INVESTMENT PLAN (SIP): Please refer to page 15 for details.

SYSTEMATIC TRANSFER PLAN (STP): Please refer to page 15 for details.

SYSTEMATIC WITHDRAWAL PLAN (SWP): Please refer to page 15 for details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST: Within 10 working days of the receipt of the redemption request at the authorised centre of the Union KBC Mutual Fund.

BENCHMARK INDEX: CRISIL Liquid Fund Index

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: Please refer to page 16 for details.

NAME OF THE FUND MANAGER: Mr. Devesh Thacker (Fund Manager - Fixed Income)

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

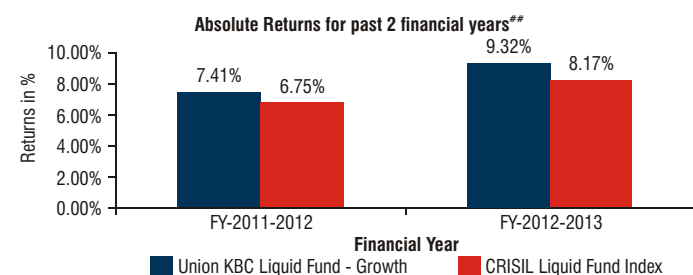
PERFORMANCE OF THE SCHEME:

The Scheme performance as on May 31, 2013.

Union KBC Liquid Fund - Growth Option

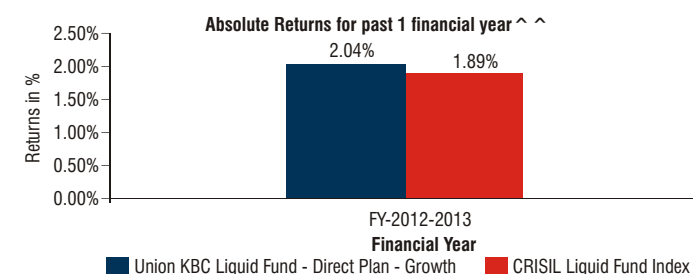
Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	9.09%	8.14%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	9.37%	8.40%

#Since inception returns are based on ₹ 1,000 (initial allotment NAV) invested at inception. (Allotment / Inception Date : June 15, 2011).

**Union KBC Liquid Fund - Direct Plan - Growth Option**

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception ^	3.62%	3.37%

^ Since inception returns are based on ₹ 1,150.6876 (initial allotment NAV) invested at inception. (Allotment / Inception Date : January 1, 2013).



Past performance may or may not be sustained in future.

Note: It may be noted that with effect from October 2, 2011, the face value per unit was changed from ₹ 10/- to ₹ 1,000/-. Accordingly, the Net Asset Value (NAV) per unit of the scheme was reset to reflect the change in the face value per unit. The applicable NAV for the scheme was based on ₹ 1,000/- for all transactions effected at the applicable NAV of October 2, 2011 and on all days thereafter. Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAV's.

*The data is as on May 31, 2013. The benchmark for the Scheme is CRISIL Liquid Fund Index. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

##The Scheme was launched during the financial year 2011-2012. As the Scheme has completed its second financial year on March 31, 2013 from the date of allotment, absolute returns for two financial years have been provided.

^^ Since Direct Plan has been introduced under the Scheme with effect from January 1, 2013, absolute returns for only one financial year has been provided.

EXPENSES OF THE SCHEME:**(i) Load Structure**

Entry Load*: Nil

Exit Load**: Nil

*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in / SIP / STP transactions. The upfront commission, if any, on investment made by the Investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax will be credited to the scheme.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations.

Load, if any, shall be applicable for switches between eligible schemes of Union KBC Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plans under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union KBC Mutual Fund.

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

(ii) Recurring Expenses

As per the SEBI (Mutual Funds) Regulations, the maximum 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 as given in the table below:

First ₹ 100 crores of the daily net assets : 2.25%	The actual expense for the financial year ended March 31, 2013 is 0.13%
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 additional expenses up to 0.20 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 (w.e.f. October 1, 2012).

Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme (w.e.f. October 1, 2012).

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan.

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

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

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. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS: Please refer to page 16 for details.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS): Please refer to page 16 for details.

DAILY NET ASSET VALUE (NAV) PUBLICATION: Please refer to page 16 for details.

FOR INVESTOR GRIEVANCES PLEASE CONTACT: Please refer to page 16 for details.

UNIT HOLDERS' INFORMATION: Please refer to page 16 for details.

UNION KBC DYNAMIC BOND FUND

NAME OF THE SCHEME: Union KBC Dynamic Bond Fund

TYPE OF THE SCHEME : An Open-ended Debt Scheme

INVESTMENT OBJECTIVE : The investment objective of the Scheme is to actively manage a portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and liquidity to the investors.

However, there can be no assurance that the investment objective of the scheme will be achieved.

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

Types of Instruments	Normal Allocation (% of Net Assets)
Debt* Instruments including Government Securities and Corporate Debt.	Minimum 0% - Maximum 100%
Money Market Instruments	Minimum 0% - Maximum 100%

*Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of purchase.

The Scheme retains the flexibility to invest across all classes of debt and money market instruments with no cap or floor on maturity, duration or instrument type concentrations. The Fund will dynamically manage the portfolio maturity profile based on the current market condition. Since, the intention of the Scheme is to dynamically manage the asset allocation, the percentages of asset allocation would change depending on view on interest rates as well as the level of corporate spreads prevailing at the time of investment and also the availability of different assets at different point of time.

The total debt derivative exposure will be restricted to 50% of the net assets of the Scheme. The Scheme shall not invest in equity derivatives. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted from time to time.

In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the aggregate asset allocation will not exceed 100% of the net assets of the scheme.

Presently, the Scheme does not intend to invest in foreign securities or engage in stock lending and short selling.

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

The total exposure of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% 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 sector limit of 30%) not exceeding 10% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs) only. 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 30% of the net assets of the Scheme.

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

INVESTMENT STRATEGY : The Scheme retains the flexibility to invest across all classes of debt and money market instruments with no cap or floor on maturity, duration or instrument type concentrations. The portfolio maturity profile of the Scheme will be actively managed based on the prevailing market conditions like interest rate scenario, market liquidity, available spreads etc., whereby the maturity profile will be increased or decreased with a view to enhance income/returns.

Since, the intention of the Scheme is to dynamically manage the asset allocation, the percentages of asset allocation would change depending on view on interest rates as well as the level of corporate spreads prevailing at the time of investment and also the availability of different assets at different point of time.

The Scheme has the discretion to take aggressive interest rate / duration risk calls, which could mean investing the entire net assets in long dated Government securities and debt instruments (carrying relatively higher interest rate risk), or on defensive considerations, entirely in money market instruments. Accordingly, the interest rate risk of the Scheme may change substantially depending upon the Fund's call.

To achieve the investment objective of the Scheme, investments will be made in an appropriate mix of high quality money market, debt and Government securities. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. 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.

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.

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. For summarized Scheme Specific Risk Factors please refer to page 13 for 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:

Risk	Risk mitigation strategy
Interest rate risk Security price volatility due to movements in interest rate. Since the Scheme has the flexibility of holding debt and money market instruments of any maturity, the interest rate risk of the Scheme may change substantially depending upon the Fund's call.	Active duration management strategy; Control portfolio duration and actively evaluate the portfolio structure with respect to existing interest rate scenario.
Credit Risk Risk that the debt 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.
Performance Risk Risk arising due to changes in factors affecting markets.	Endeavour to have a well diversified portfolio of high quality securities with adequate liquidity.
Concentration Risk Risk arising due to over exposure to few securities/issuers/ sectors.	Ensuring diversification by investing across the spectrum of securities/ issuers/ sectors.
Liquidity Risk Risk associated with saleability of portfolio securities.	Control portfolio liquidity at portfolio construction stage. Portfolio exposure spread over various maturity buckets.
Market Risk Risk arising due to adverse market movements	Endeavour to have a well diversified portfolio of high quality securities with the ability to manage duration effectively.

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 KBC 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 words "Direct Plan" against the Scheme name in the application form.
- Investors who purchase/ subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.** Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the words "Direct Plan" against the Scheme name in the application form.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

In cases where Distributor code is not mentioned in the application form and the investor fails to mention "Direct Plan" against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor mentions "Direct Plan" against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

OPTIONS : The Scheme has the following Options offered under each of the above mentioned Plans :

- Growth Option:** This Option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation.
- Dividend Option:** This Option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus.

The Dividend Option consists of the following facilities:

- Dividend Reinvestment Facility
- Dividend Pay-out Facility
- Dividend Sweep Facility

Default Option/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 Reinvestment.

If the dividend payable under the Dividend Payout/Sweep Option is equal to or less than ₹ 500 then the dividend would be compulsorily reinvested in the existing Option of the Scheme.

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 further details, refer to the SID of the scheme.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM : Please refer to page 14 for details.

APPLICABLE NAV : Please refer to page 14 for details.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS : Please refer to page 15 for details.

SYSTEMATIC INVESTMENT PLAN (SIP) : Please refer to page 15 for details.

SYSTEMATIC TRANSFER PLAN (STP) : Please refer to page 15 for details.

SYSTEMATIC WITHDRAWAL PLAN (SWP) : Please refer to page 15 for details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Within 10 working days of the receipt of the redemption request at the authorised centre of the Union KBC Mutual Fund.

BENCHMARK INDEX : CRISIL Composite Bond Fund Index

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 : Please refer to page 16 for details.

NAME OF THE FUND MANAGER : Mr. Parijat Agrawal (Head - Fixed Income)

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

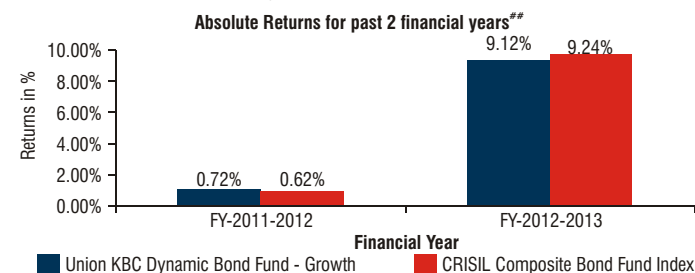
PERFORMANCE OF THE SCHEME :

The Scheme performance as on May 31, 2013.

Union KBC Dynamic Bond Fund - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	12.34%	12.64%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	11.24%	11.43%

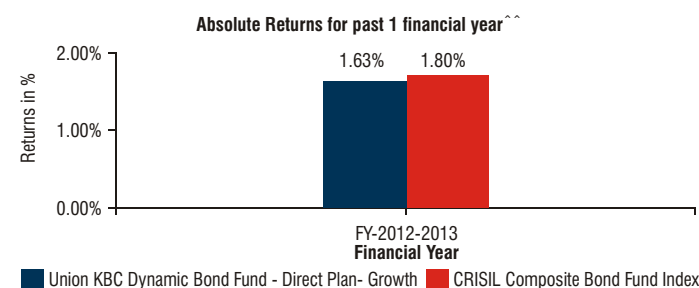
Since inception returns are based on ₹ 10 (initial allotment NAV) invested at inception. (Allotment / Inception Date - February 13, 2012).



Union KBC Dynamic Bond Fund - Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception ^	6.28%	6.44%

^ Since inception returns are based on ₹ 10.8289 (initial allotment NAV) invested at inception. (Allotment / Inception Date - January 1, 2013).



Past performance may or may not be sustained in future.

Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAV's.

*The data is as on May 31, 2013. The benchmark for the Scheme is **CRISIL Composite Bond Fund Index**. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

Since the Scheme was launched during February 2012, the absolute returns for financial year 2011-2012 is from February 13, 2012 to March 31, 2012. As the Scheme has completed its second financial year on March 31, 2013 from the date of allotment, absolute returns for two financial years have been provided.

^^ Since Direct Plan has been introduced under the Scheme with effect from January 1, 2013, absolute returns for only one financial year have been provided.

EXPENSES OF THE SCHEME :

(i) Load Structure

Entry Load*: Nil

Exit Load**: 0.50% if units are redeemed/switched out within 3 months from the date of allotment; Nil thereafter. (effective date April 15, 2013)

*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in / SIP / STP transactions. The upfront commission, if any, on investment made by the Investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax will be credited to the scheme.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations.

Load, if any, shall be applicable for switches between eligible schemes of Union KBC Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plans under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union KBC Mutual Fund.

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

(ii) Recurring Expenses

As per the SEBI (Mutual Funds) Regulations, the maximum 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 as given in the table below:

First ₹ 100 crores of the daily net assets : 2.25%	The actual expense for the financial year ended March 31, 2013 is 1.84%
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 additional expenses up to 0.20 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 (w.e.f. October 1, 2012).

Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme (w.e.f. October 1, 2012).

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan.

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

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

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. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS : Please refer to page 16 for details.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Please refer to page 16 for details.

DAILY NET ASSET VALUE (NAV) PUBLICATION : Please refer to page 16 for details.

FOR INVESTOR GRIEVANCES PLEASE CONTACT : Please refer to page 16 for details.

UNIT HOLDERS' INFORMATION : Please refer to page 16 for details.

UNION KBC ULTRA SHORT TERM DEBT FUND

NAME OF THE SCHEME: Union KBC Ultra Short Term Debt Fund

TYPE OF THE SCHEME : An Open-ended Debt Scheme

INVESTMENT OBJECTIVE : To provide reasonable returns commensurate with low to moderate risk and high level of liquidity through a portfolio of money market and debt securities.

However, there can be no assurance that the investment objective of the scheme will be achieved.

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

Types of Instruments	Normal Allocation (% of Net Assets)
Money market and debt instruments with residual maturity up to 365 days (including Government securities, floating rate debt instruments, securitized debt, corporate debt)*	Minimum 80 % - Maximum 100 %
Debt instruments with residual maturity above 1 and upto 3 years (including government securities, debt, floating rate instruments, corporate debt)*	Minimum 0 % - Maximum 20 %

*Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of purchase.

The total debt derivative exposure will be restricted to 50% of the net assets of the Scheme. The Scheme shall not invest in equity derivatives. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted from time to time.

The cumulative gross exposure through debt and derivative positions will not exceed 100% of the net assets of the scheme.

Presently, the Scheme does not intend to invest in foreign securities or engage in stock lending and short selling.

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

Subject to limits prescribed by SEBI, the maturity profile of the Scheme can undergo a change in case the market conditions warrant and at the discretion of the fund manager.

The total exposure of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% 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 sector limit of 30%) not exceeding 10% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs) only. 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 30% of the net assets of the Scheme.

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

INVESTMENT STRATEGY : To achieve the investment objective of the Scheme, investments will be made in an appropriate mix of high quality money market, debt and Government securities. The fund will predominantly invest in securities with shorter maturities for lesser volatility and a limited exposure to slightly medium term securities with a view to enhance returns by increasing mark to market component. The AMC will be guided by fundamental research and analysis, ratings assigned by

domestic credit rating agencies, macroeconomic factors. 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.

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.

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. For summarized Scheme Specific Risk Factors please refer to page 13 for 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:

Risk	Risk mitigation strategy
Interest rate risk Security price volatility due to movements in interest rate.	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.
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.
Performance Risk Risk arising due to changes in factors affecting debt markets.	Endeavour to have a well diversified portfolio of high quality securities with adequate liquidity.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors.	Ensuring diversification by investing across the spectrum of securities/issuers/sectors.
Liquidity Risk Risk associated with saleability of portfolio securities.	Control portfolio liquidity at portfolio construction stage.
Market Risk Risk arising due to adverse market movements.	Endeavour to have a well diversified portfolio of high quality securities with the ability to manage duration effectively.

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 KBC 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 words "Direct Plan" against the Scheme name in the application form.
- **Investors who purchase/ subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.** Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the words "Direct Plan" against the Scheme name in the application form.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

In cases where Distributor code is not mentioned in the application form and the investor fails to mention "Direct Plan" against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor mentions "Direct Plan" against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

OPTIONS : The Scheme has the following Options offered under each of the above mentioned Plans :

- o **Growth Option:** This Option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation.
- o **Dividend Option:** This Option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus.

The Dividend Option consists of the following facilities:

- o Dividend Reinvestment Facility (available for daily*, weekly*, fortnightly* and monthly frequency)
- o Dividend Pay-out Facility (available for fortnightly* and monthly frequency)
- o Dividend Sweep Facility (available for fortnightly* and monthly frequency)

Default Option/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 / frequency then the default facility will be Reinvestment and the default frequency will be monthly.

If the dividend payable under the Dividend Pay-out / Sweep Option is equal to or less than ₹ 500 then the dividend would be compulsorily reinvested in the existing option of the Scheme. In case of Dividend Sweep Option, the investor must have minimum balance in the target scheme and in the same folio; else it will be compulsorily re-invested in the source scheme.

The frequencies of dividend payment and the respective Record Dates under the different Facilities are as follows:

Dividend Payout Facility and Dividend Sweep Facility:

Frequency of Dividend	Record Date
Fortnightly	2nd and 4th Friday of every month
Monthly	4th Friday of every month

Dividend Reinvestment Facility:

Frequency of Dividend	Record Date
Daily	Daily
Weekly	Every Friday
Fortnightly	2nd and 4th Friday of every month
Monthly	4th Friday of every month

*** It must be noted that Daily Dividend, Weekly Dividend and Fortnightly Dividend frequencies under the Scheme are currently not available in the dematerialised mode of holding Units.**

In case any of the record date falls on a Non-business Day, the record date shall be the immediately following Business Day.

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 further details, refer to the SID of the scheme.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM : Please refer to page 14 for details.

APPLICABLE NAV : Please refer to page 14 for details.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS : Please refer to page 15 for details.

SYSTEMATIC INVESTMENT PLAN (SIP) : Please refer to page 15 for details.

SYSTEMATIC TRANSFER PLAN (STP) : Please refer to page 15 for details.

SYSTEMATIC WITHDRAWAL PLAN (SWP) : Please refer to page 15 for details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Within 10 working days of the receipt of the redemption request at the authorised centre of the Union KBC Mutual Fund.

BENCHMARK INDEX : CRISIL Short Term Bond Fund Index

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 : Please refer to page 16 for details.

NAME OF THE FUND MANAGER : Mr. Devesh Thacker (Fund Manager - Fixed Income)

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

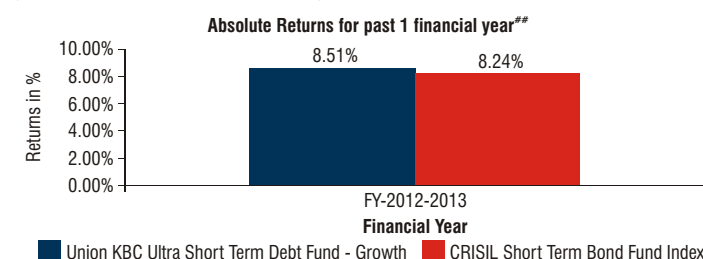
PERFORMANCE OF THE SCHEME :

The Scheme performance as on May 31, 2013.

Union KBC Ultra Short Term Debt Fund - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	9.24%	9.65%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	9.31%	9.46%

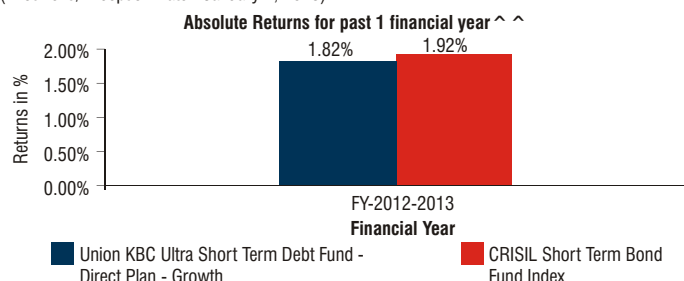
#Since inception returns are based on ₹ 1,000 (initial allotment NAV) invested at inception. (Allotment / Inception Date - April 24, 2012).



Union KBC Ultra Short Term Debt Fund - Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception ^	3.50%	4.02%

^ Since inception returns are based on ₹ 1,065.8039 (initial allotment NAV) invested at inception. (Allotment / Inception Date - January 1, 2013).



Past performance may or may not be sustained in future.

Note: Returns are absolute for period less than 1 year. Returns are compounded annualized for period more than or equal to 1 year. The returns are based on growth option NAV's.

*The data is as on May 31, 2013. The benchmark for the Scheme is **CRISIL Short Term Bond Fund Index**. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

The Scheme was launched during the financial year 2012-2013. As the Scheme has completed its first financial year on March 31, 2013 from the date of allotment, absolute returns for the first financial year has been provided.

^ ^ Since Direct Plan has been introduced under the Scheme with effect from January 1, 2013, absolute returns for only one financial year has been provided.

EXPENSES OF THE SCHEME :

(i) Load Structure

Entry Load*: Nil

Exit Load**: Nil (effective date March 21, 2013)

*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in / SIP / STP transactions. The upfront commission, if any, on investment made by the Investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax will be credited to the scheme.

Load, if any, shall be applicable for switches between eligible schemes of Union KBC Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plans under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union KBC Mutual Fund.

The AMC/ Trustee reserves the right to change/ modify the Load structure, subject to the limits prescribed under the regulation.

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

(ii) Recurring Expenses

As per the SEBI (Mutual Funds) Regulations, the maximum 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 as given in the table below:

First ₹ 100 crores of the daily net assets : 2.25%	The actual expense for the financial year ended March 31, 2013 is 0.21%#
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%	

Note: The Scheme has completed its first financial year as on March 31, 2013 from the date of allotment.

In addition to the above, the AMC may charge additional expenses up to 0.20 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 (w.e.f. October 1, 2012).

Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme (w.e.f. October 1, 2012).

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan.

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

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

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. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS : Please refer to page 16 for details.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Please refer to page 16 for details.

DAILY NET ASSET VALUE (NAV) PUBLICATION : Please refer to page 16 for details.

FOR INVESTOR GRIEVANCES PLEASE CONTACT : Please refer to page 16 for details.

UNIT HOLDERS' INFORMATION : Please refer to page 16 for details.

UNION KBC ASSET ALLOCATION FUND - MODERATE PLAN

NAME OF THE SCHEME: Union KBC Asset Allocation Fund - Moderate Plan

TYPE OF THE SCHEME : An Open-ended Hybrid Scheme

INVESTMENT OBJECTIVE : The investment objective of the Scheme is to generate capital appreciation by actively investing in a diversified portfolio of Equity and Equity related instruments, Debt and Money market instruments and Gold Exchange Traded Funds.

However, there can be no assurance that the investment objective of the scheme will be achieved.

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

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments	Minimum 20% - Maximum 40%
Debt and Money Market instruments	Minimum 40% - Maximum 60%
Gold Exchange Traded Funds	Minimum 0% - Maximum 20%

Further:

Investments in securitized debt - Nil.

Investments in Derivatives - upto 25% of the net assets of the scheme.

Investments in Securities Lending - upto 20% of its net assets of the scheme (where not more than 5% of the net assets of the scheme will be deployed in securities lending to any single counterparty).

In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the aggregate asset allocation will not exceed 100% of the net assets of the Scheme.

Presently, the Scheme does not intend to invest in overseas/ foreign securities or engage in stock lending and short selling.

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

At all times the portfolio will adhere to the overall investment objective of the scheme.

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

INVESTMENT STRATEGY : Union KBC Asset Allocation Fund - Moderate Plan is a hybrid fund investing in Equity, Debt and Gold as an asset class. The fund has another independent plan namely, Union KBC Asset Allocation Fund - Conservative Plan with different percentage allocation to all the three asset classes. The fund may launch one more independent Plan with different percentage allocation to all the three asset classes. The intention of the separate Plans is to cater to investors with different risk appetite. The equity part of the fund will be invested in equity and equity related instruments. The debt part of the fund will consist of high quality debt and money market instruments. The Fund will take exposure to gold as an asset class by investing in Gold ETFs of the Fund (if and when launched) as well as other mutual funds.

Investment in all the three asset classes will be managed actively, with an intention to enhance investor's return on investment.

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 Related Instruments, Debt and Money Market Instruments and Gold ETFs within the permissible limits for the Fund/Scheme.

Investment Strategy on the basis of asset allocation is as follows:

Debt and Money Market Instruments: The Fund will invest in high quality debt and money market instruments. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in.

Equity and Equity Related Instruments: The equity allocation shall be actively managed. The fund will follow a bottom up stock selection approach. The investment team shall also scan the market for opportunities and shall evaluate the individual companies on their merits, leading to the bottom-up investment decision.

Gold ETFs: The Scheme will also invest in Gold ETFs as gold, historically, has shown a low correlation with other asset classes like equity and debt making it a good asset for diversifying the overall portfolio. The gold portion will be managed by investing in Gold ETFs of other mutual funds available for subscription in the Indian market. The Fund will invest in Gold ETFs which qualify the quantitative and qualitative parameters set in the investment process.

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. For summarized Scheme Specific Risk Factors please refer to page 13 for 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 Security price volatility due to movements in interest rate.	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.
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.
Performance Risk Risk arising due to changes in factors affecting debt markets.	Endeavour to have a well-diversified portfolio of high quality securities with adequate liquidity.

Risk	Risk mitigation strategy
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors.	Diversification by investing across the spectrum of issuers, as far as possible depending on the market lots.
Liquidity Risk Risk associated with saleability of portfolio securities.	Control portfolio liquidity regularly.
Market Risk Risk arising due to adverse market movements.	Endeavour to have a well-diversified portfolio of high quality securities with the ability to manage duration effectively.
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 and measure monitor and control the same.

For Equity Portion (equity and equity related instruments):

Risk	Risk mitigation strategy
Market Risk Risk arising due to adverse market movements. The scheme is vulnerable to price fluctuations and volatility changes, which could have a material impact on the overall returns of the scheme.	Endeavour to have a well-diversified portfolio of good companies with the ability to use cash/derivatives for hedging.
Business Risk Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations.	Portfolio companies carefully selected to include those with perceived good quality of earnings.
Derivatives Risk Various inherent risks arising as a consequence of investing in derivatives.	Continuous monitoring of the derivatives positions and strictly adheres to the regulations.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors.	Ensuring diversification by investing across the spectrum of securities/issuers/sectors.
Liquidity Risk Risk associated with saleability of portfolio securities.	Monitor the portfolio liquidity periodically.
Performance Risk Risk arising due to changes in factors affecting markets.	Endeavour to have a well-diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.

For Gold Portion (Gold ETFs):

Risk	Risk mitigation strategy
Commodity Risk Risk arising due to volatility in gold prices due to adverse market movements.	Active management of Gold ETF allocation in line with the fund manager's view on Gold prices.
Liquidity Risk Risk associated with saleability of portfolio securities.	Investments are in ETFs with substantial size and good trading volumes.

PLANS : Offering for subscription, units of Union KBC Asset Allocation Fund - Moderate Plan (including plans/options thereunder).

There may be one more separate Plan under the Scheme in future, namely:

- o Union KBC Asset Allocation Fund - Aggressive Plan

There is another existing independent Plan under the Scheme, namely Union KBC Asset Allocation Fund - Conservative Plan.

Each of the above Plans under the Scheme is managed as a separate portfolio.

In case where the investor fails to opt for a particular Plan at the time of investment and if, at the time of investment, the AMC has launched more than one of the above mentioned Plans, the default Plan will be Conservative Plan.

Union KBC Asset Allocation Fund - Moderate Plan 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 KBC 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 words "Direct Plan" against the Scheme name (i.e. Union KBC Asset Allocation Fund - Moderate Plan) in the application form.
- **Investors who purchase/ subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.** Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the

words "Direct Plan" against the Scheme name (i.e. Union KBC Asset Allocation Fund - Moderate Plan) in the application form.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

In cases where Distributor code is not mentioned in the application form and the investor fails to mention "Direct Plan" against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor mentions "Direct Plan" against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

OPTIONS :

Union KBC Asset Allocation Fund - Moderate Plan has the following Options under each of the above mentioned plans:

- o **Growth Option:** This Option is suitable for investors who are not seeking dividend but who invest only with the intention of capital appreciation.
- o **Dividend Option:** This Option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus.

The Dividend Option consists of the following facilities:

- o Dividend Reinvestment Facility
- o Dividend Pay-out Facility
- o Dividend Sweep Facility

Default Option/ Facility : In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth Option. If the investor chooses Dividend Option and fails to mention Facility then the default Facility will be Dividend Re-investment Facility.

If an investor opts for Dividend Sweep Option, the investor must meet the minimum balance criterion in the target scheme and in the same folio; else the dividend will be compulsorily re-invested in the source scheme.

If the dividend payable under the Dividend Payout/ Sweep Option is equal to or less than ₹ 500 then the dividend would be compulsorily reinvested in the existing option of the Scheme.

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 further details, refer to the SID of the scheme.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM : Please refer to page 14 for details.

APPLICABLE NAV : Please refer to page 14 for details.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS : Please refer to page 15 for details.

SYSTEMATIC INVESTMENT PLAN (SIP) : Please refer to page 15 for details.

SYSTEMATIC TRANSFER PLAN (STP) : Please refer to page 15 for details.

SYSTEMATIC WITHDRAWAL PLAN (SWP) : Please refer to page 15 for details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Within 10 working days of the receipt of the redemption request at the authorised centre of the Union KBC Mutual Fund.

BENCHMARK INDEX : The performance of Union KBC Asset Allocation Fund - Moderate Plan will be benchmarked against a customised Benchmark Index.

The customised Benchmark Index is as follows:

- 30% CNX Nifty Index (+) 55% CRISIL Composite Bond Fund Index (+) 15% CRISIL Gold Index

The customised Benchmark Index is computed by CRISIL Research*.

The Fund reserves the right to change the benchmark for evaluation of the performance of the Scheme/Plan from time to time, subject to SEBI Regulations and other prevailing guidelines if any.

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DIVIDEND POLICY : Please refer to page 16 for details.

NAME OF THE FUND MANAGERS (CO-FUND MANAGERS) :

Mr. Ashish Ranawade (Chief Investment Officer)

Mr. Parijat Agrawal (Head - Fixed Income)

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

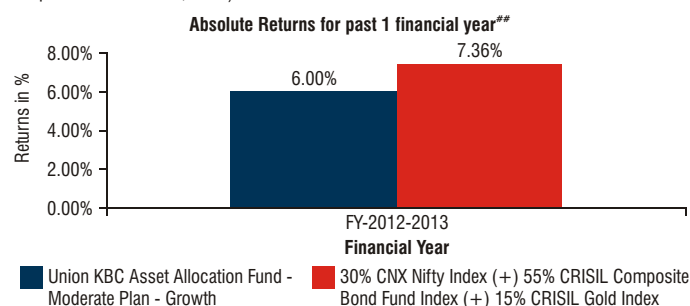
PERFORMANCE OF THE SCHEME :

The Scheme performance as on May 31, 2013.

Union KBC Asset Allocation Fund - Moderate Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%) *	Benchmark Returns (%) *
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	8.59%	10.46%

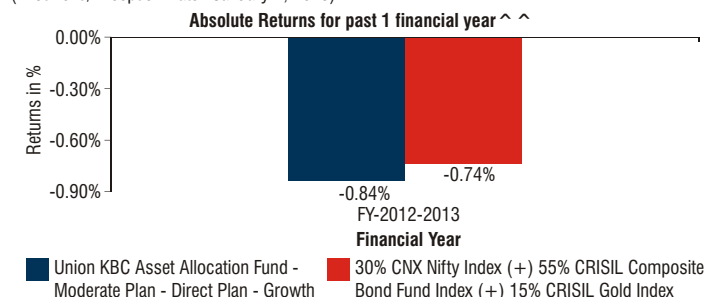
#Since inception returns are based on ₹ 10 (initial allotment NAV) invested at inception. (Allotment / Inception Date : June 25, 2012).



Union KBC Asset Allocation Fund - Moderate Plan - Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception ^	1.70%	2.14%

^ Since inception returns are based on ₹ 10.7051 (initial allotment NAV) invested at inception.
(Allotment / Inception Date : January 1, 2013).



Past performance may or may not be sustained in future.

Note: Returns are absolute as the Scheme has been in existence for less than 1 year from the date of allotment. The returns are based on growth option NAV's.

*The data is as on May 31, 2013. The benchmark for the Scheme is 30% CNX Nifty Index (+) 55% CRISIL Composite Bond Fund Index (+) 15% CRISIL Gold Index. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

##The Scheme was launched during the financial year 2012-2013. As the Scheme has completed its first financial year on March 31, 2013 from the date of allotment, absolute returns for the 1st financial year have been provided.

^ ^ Since Direct Plan has been introduced under the Scheme with effect from January 1, 2013, absolute returns for only one financial year has been provided.

EXPENSES OF THE SCHEME :

(i) Load Structure

Entry Load*: Nil

Exit Load**: 0.50% if units are redeemed/ switched-out within 6 months from the date of allotment; Nil thereafter.

*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in / SIP/ STP transactions. The upfront commission, if any, on investment made by the Investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax will be credited to the scheme.

Load, if any, shall be applicable for switches between eligible schemes of Union KBC Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plans with a common portfolio under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union KBC Mutual Fund. Exit load will be applicable for switches between Union KBC Asset Allocation Fund - Moderate Plan & Conservative Plan.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations.

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

(ii) Recurring Expenses

As per the SEBI (Mutual Funds) Regulations, the maximum 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 as given in the table below:

First ₹ 100 crores of the daily net assets : 2.25%	The actual expense for the financial year ended March 31, 2013 is 2.31%#
Next ₹ 300 crores of the daily net assets : 2.00%	
Next ₹ 300 crores of the daily net assets : 1.75%	
Balance 1.50%	

Note: The Scheme has completed its first financial year as on March 31, 2013 from the date of allotment.

In addition to the above, the AMC may charge additional expenses up to 0.20% of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 (w.e.f. October 1, 2012).

Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme (w.e.f. October 1, 2012).

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan.

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

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

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. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS : Please refer to page 16 for details.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Please refer to page 16 for details.

DAILY NET ASSET VALUE (NAV) PUBLICATION : Please refer to page 16 for details.

FOR INVESTOR GRIEVANCES PLEASE CONTACT : Please refer to page 16 for details.

UNIT HOLDERS' INFORMATION : Please refer to page 16 for details.

UNION KBC ASSET ALLOCATION FUND - CONSERVATIVE PLAN

NAME OF THE SCHEME: Union KBC Asset Allocation Fund - Conservative Plan

TYPE OF THE SCHEME : An Open-ended Hybrid Scheme

INVESTMENT OBJECTIVE : The investment objective of the Scheme is to generate capital appreciation by actively investing in a diversified portfolio of Equity and Equity related instruments, Debt and Money market instruments and Gold Exchange Traded Funds.

However, there can be no assurance that the investment objective of the scheme will be achieved.

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

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments	Minimum 15% - Maximum 25%
Debt and Money Market instruments	Minimum 55% - Maximum 85%
Gold Exchange Traded Funds	Minimum 0% - Maximum 20%

Further:

Investments in securitized debt - Nil.

Investments in Derivatives - upto 25% of the net assets of the scheme.

Investments in Securities Lending - upto 20% of its net assets of the scheme (where not more than 5% of the net assets of the scheme will be deployed in securities lending to any single counterparty).

In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the aggregate asset allocation will not exceed 100% of the net assets of the Scheme.

Presently, the Scheme does not intend to invest in overseas/ foreign securities or engage in short selling or participate in Reverse Repo transactions in corporate debt securities.

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

At all times the portfolio will adhere to the overall investment objective of the scheme.

The total exposure of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% 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 sector limit of 30%) not exceeding 10% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs) only. 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 30% of the net assets of the Scheme.

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

INVESTMENT STRATEGY : Union KBC Asset Allocation Fund - Conservative Plan is a hybrid fund investing in Equity, Debt and Gold as an asset class. The fund may launch one more independent Plan with different percentage allocation to all the three asset classes. The intention of the separate Plans is to cater to investors with different risk appetite. The equity part of the fund will be invested in equity and equity related instruments. The debt part of the fund will consist of high quality debt and money market instruments. The Fund will take exposure to gold as an asset class by investing in Gold ETFs of the Fund (if and when launched) as well as other mutual funds.

Investment in all the three asset classes will be managed actively, with an intention to enhance investor's return on investment.

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 Related Instruments, Debt and Money Market Instruments and Gold ETFs within the permissible limits for the Fund/Scheme.

Investment Strategy on the basis of asset allocation is as follows:

Debt and Money Market Market Instruments: The Fund will invest in high quality debt and money market instruments. The AMC will be guided by fundamental research and analysis, ratings assigned by domestic credit rating agencies, macroeconomic factors. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in.

Equity and Equity Related Instruments: The equity allocation shall be actively managed. The fund will follow a bottom up stock selection approach. The investment team shall also scan the market for opportunities and shall evaluate the individual companies on their merits, leading to the bottom-up investment decision.

Gold ETFs: The Scheme will also invest in Gold ETFs as gold, historically, has shown a low correlation with other asset classes like equity and debt making it a good asset for diversifying the overall portfolio. The gold portion will be managed by investing in Gold ETFs of other mutual funds available for subscription in the Indian market. The Fund will invest in Gold ETFs which qualify the quantitative and qualitative parameters set in the investment process.

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. For summarized Scheme Specific Risk Factors please refer to page 13 for 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 Security price volatility due to movements in interest rate.	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario.
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.

Risk	Risk mitigation strategy
Performance Risk Risk arising due to changes in factors affecting debt markets.	Endeavour to have a well-diversified portfolio of high quality securities with adequate liquidity.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors.	Diversification by investing across the spectrum of issuers, as far as possible depending on the market lots.
Liquidity Risk Risk associated with saleability of portfolio securities.	Control portfolio liquidity regularly.
Market Risk Risk arising due to adverse market movements.	Endeavour to have a well-diversified portfolio of high quality securities with the ability to manage duration effectively.
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 and measure monitor and control the same.

For Equity Portion (equity and equity related instruments):

Risk	Risk mitigation strategy
Market Risk Risk arising due to adverse market movements. The scheme is vulnerable to price fluctuations and volatility changes, which could have a material impact on the overall returns of the scheme.	Endeavour to have a well-diversified portfolio of good companies with the ability to use cash/derivatives for hedging.
Business Risk Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations.	Portfolio companies carefully selected to include those with perceived good quality of earnings.
Derivatives Risk Various inherent risks arising as a consequence of investing in derivatives.	Continuous monitoring of the derivatives positions and strictly adheres to the regulations.
Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors.	Ensuring diversification by investing across the spectrum of securities/issuers/sectors.
Liquidity Risk Risk associated with saleability of portfolio securities.	Monitor the portfolio liquidity periodically.
Performance Risk Risk arising due to changes in factors affecting markets.	Endeavour to have a well-diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.

For Gold Portion (Gold ETFs):

Risk	Risk mitigation strategy
Commodity Risk Risk arising due to volatility in gold prices due to adverse market movements.	Active management of Gold ETF allocation in line with the fund manager's view on Gold prices.
Liquidity Risk Risk associated with saleability of portfolio securities.	Investments are in ETFs with substantial size and good trading volumes.

PLANS : Offering for subscription, units of Union KBC Asset Allocation Fund - Conservative Plan (including plans/options thereunder).

There may be one more separate Plan under the Scheme in future, namely:

- o Union KBC Asset Allocation Fund - Aggressive Plan

There is another existing independent Plan under the Scheme, namely Union KBC Asset Allocation Fund - Moderate Plan.

Each of the above Plans under the Scheme is managed as a separate portfolio.

In case where the investor fails to opt for a particular Plan at the time of investment and if, at the time of investment, the AMC has launched more than one of the above mentioned Plans, the default Plan will be Conservative Plan.

Union KBC Asset Allocation Fund - Conservative Plan 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 KBC 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 words "Direct Plan" against the Scheme name (i.e. Union KBC Asset Allocation Fund - Conservative Plan) in the application form.

- **Investors who purchase/ subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.** Investors purchasing / subscribing units in the Scheme through a distributor are requested not to mention the words "Direct Plan" against the Scheme name (i.e. Union KBC Asset Allocation Fund - Conservative Plan) in the application form.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

In cases where Distributor code is not mentioned in the application form and the investor fails to mention "Direct Plan" against the Scheme name in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor mentions "Direct Plan" against the scheme name in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

OPTIONS :

Union KBC Asset Allocation Fund - Conservative Plan has the following Options under each of the above mentioned Plans:

- o **Growth Option:** This Option is suitable for investors who are not seeking dividend but who invest only with the intention of capital appreciation.
- o **Dividend Option:** This Option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus.

The Dividend Option consists of the following facilities:

- o Dividend Reinvestment Facility
- o Dividend Pay-out Facility
- o Dividend Sweep Facility

Default Option/ Facility : In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth Option. If the investor chooses Dividend Option and fails to mention Facility then the default Facility will be Dividend Re-investment Facility.

If an investor opts for Dividend Sweep Option, the investor must meet the minimum balance criterion in the target scheme and in the same folio; else the dividend will be compulsorily re-invested in the source scheme.

If the dividend payable under the Dividend Sweep Option is equal to or less than ₹ 500 then the dividend would be compulsorily reinvested in the existing option of the Scheme.

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 further details, refer to the SID of the scheme.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM : Please refer to page 14 for details.

APPLICABLE NAV : Please refer to page 14 for details.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS : Please refer to page 15 for details.

SYSTEMATIC INVESTMENT PLAN (SIP) : Please refer to page 15 for details.

SYSTEMATIC TRANSFER PLAN (STP) : Please refer to page 15 for details.

SYSTEMATIC WITHDRAWAL PLAN (SWP) : Please refer to page 15 for details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Within 10 working days of the receipt of the redemption request at the authorised centre of the Union KBC Mutual Fund.

BENCHMARK INDEX : The performance of Union KBC Asset Allocation Fund - Conservative Plan will be benchmarked against a customised Benchmark Index.

The customised Benchmark Index is as follows:

- 20% CNX Nifty Index (+) 70% CRISIL Composite Bond Fund Index (+) 10% CRISIL Gold Index

The customised Benchmark Index is computed by CRISIL Research*.

The Fund reserves the right to change the benchmark for evaluation of the performance of the Scheme/Plan from time to time, subject to SEBI Regulations and other prevailing guidelines if any.

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DIVIDEND POLICY : Please refer to page 16 for details.

NAME OF THE FUND MANAGERS (CO-FUND MANAGERS) :

Mr. Ashish Ranawade (Chief Investment Officer)

Mr. Parijat Agrawal (Head - Fixed Income)

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

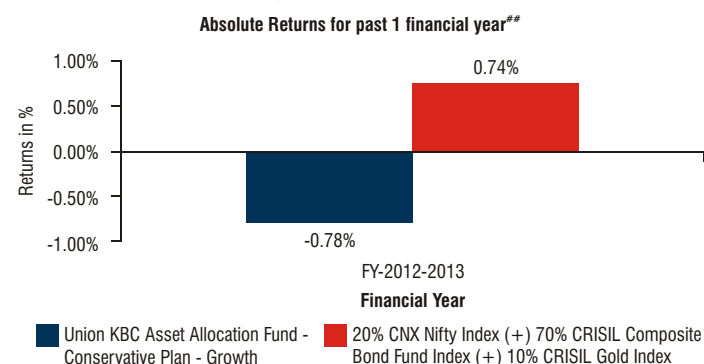
PERFORMANCE OF THE SCHEME :

The Scheme performance as on May 31, 2013.

Union KBC Asset Allocation Fund - Conservative Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception#	1.37%	4.26%

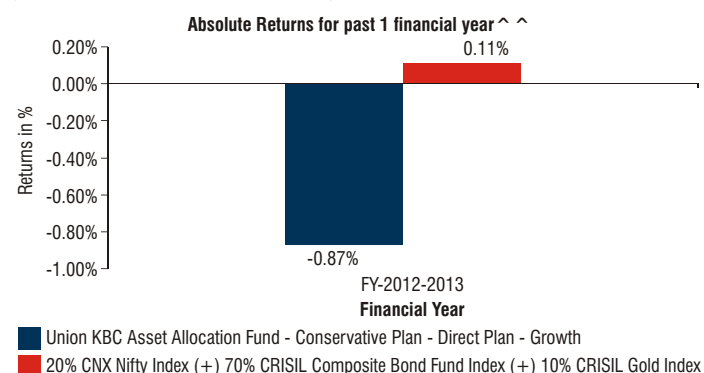
Since inception returns are based on ₹ 10 (initial allotment NAV) invested at inception. (Allotment / Inception Date : December 24, 2012).



Union KBC Asset Allocation Fund - Conservative Plan - Direct Plan - Growth Option

Compounded Annualised Returns	Scheme Returns (%)*	Benchmark Returns (%)*
Returns for the last 1 year	-	-
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception ^	1.48%	3.60%

^ Since inception returns are based on ₹ 10.0260 (initial allotment NAV) invested at inception. (Allotment / Inception Date : January 1, 2013).



Past performance may or may not be sustained in future.

Note: Returns are absolute as the Scheme has been in existence for less than 1 year from the date of allotment. The returns are based on growth option NAV's.

*The data is as on May 31, 2013. The benchmark for the Scheme is 20% CNX Nifty Index (+) 70% CRISIL Composite Bond Fund Index (+) 10% CRISIL Gold Index. In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

The Scheme was launched during the financial year 2012-2013. As the Scheme has completed its first financial year on March 31, 2013 from the date of allotment, absolute returns for the 1st financial year have been provided.

^ ^ Since Direct Plan has been introduced under the Scheme with effect from January 1, 2013, absolute returns for only one financial year has been provided.

EXPENSES OF THE SCHEME :

(i) Load Structure

Entry Load*: Nil

Exit Load**: 0.50% if units are redeemed/switched out within 6 months from the date of allotment; Nil thereafter.

*In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in / SIP/ STP transactions. The upfront commission, if any, on investment made by the Investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax will be credited to the scheme.

Load, if any, shall be applicable for switches between eligible schemes of Union KBC Mutual Fund as per the respective prevailing load structure, however, no load will be applicable for switches between the Plan with a common portfolio under the respective Schemes and switches between the Options under each Plan under the respective Schemes of Union KBC Mutual Fund. Exit load will be applicable for switches between Union KBC Asset Allocation Fund - Moderate Plan & Conservative Plan.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations.

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

(ii) Recurring Expenses

Estimated Expenses and limits on Recurring Expenses:

The AMC has estimated that up to 2.45%** of the daily net assets in case of the Conservative Plan will be charged as expenses to the Plan subject to the asset class wise ceiling and additional expenses, applicable to the Plan, as indicated in the table below. The expense accrual would be based on the asset allocation mix at the time of such accrual; subject to the aforementioned overall ceiling of 2.45%, in case of the Conservative Plan and the additional expenses mentioned below.

Particulars	Expense as a % of Net Assets (Equity and Equity related instruments allocation)	Expense as a % of Net Assets (Debt & Money Market instruments allocation)	Expense as a % of Net Assets (Gold Exchange Traded Funds/ any other Exchange Traded Funds allocation)
Investment Management & Advisory Fee	1.25%	1.25%	-
Custodial Fees	0.05%	0.03%	1.50%
Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/ redemption cheques/warrants etc.	0.20%	0.10%	1.50%
Marketing & Selling Expenses including Agents Commission and statutory advertisement	0.90%	0.90%	
Brokerage & Transaction Cost pertaining to the distribution of units	0.04%	0.02%	
Audit Fees / Fees and expenses of trustees	0.01%	0.01%	
Costs related to investor communications	0.01%	0.01%	
Costs of fund transfer from location to location	0.02%	0.01%	
Expenses for investor education and awareness initiatives	0.02%	0.02%	0.02%
Other Expenses*	0.20%	0.10%	0.18%
Total Recurring Expenses	2.70%	2.45%	1.70%

*Subject to the Regulations and as permitted under Regulation 52 of SEBI (MF) Regulations, 1996, any other expenses which are directly attributable to the Scheme may be charged with the approval of the Trustee within the overall limits as specified in the Regulations.

**Subject to the maximum ceiling prescribed by SEBI on the basis of daily net assets. As per the SEBI (MF) Regulations, the maximum recurring expenses of the Scheme (including the Investment Management and Advisory Fees) that can be charged to the Scheme shall be as follows:

(i) Percentage limit of daily net assets of the Scheme:

First ₹ 100 crores of the daily net assets : 2.25%	The actual expense for the financial year ended March 31, 2013 is 2.36%#
Next ₹ 300 crores of the daily net assets : 2.00%	
Next ₹ 300 crores of the daily net assets : 1.75%	
Balance 1.50%	

Note: The Scheme has completed its first financial year as on March 31, 2013 from the date of allotment.

(ii) In addition to the above, the AMC may charge additional expenses up to 0.20 % of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996.

These estimates have been made in good faith as per the information available and estimates made by the Investment Manager/ AMC and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. Type of expenses charged shall be as per the Regulations.

Additional limits on recurring expenses:

Further, in addition to the above recurring expenses, other costs and expenses may also be charged to the Scheme subject to prescribed regulatory limits, the details of which are provided in the SID of the Scheme.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan.

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

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

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. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

TRANSACTION CHARGES TO DISTRIBUTORS : Please refer to page 16 for details.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Please refer to page 16 for details.

DAILY NET ASSET VALUE (NAV) PUBLICATION : Please refer to page 16 for details.

FOR INVESTOR GRIEVANCES PLEASE CONTACT : Please refer to page 16 for details.

UNIT HOLDERS' INFORMATION : Please refer to page 16 for details.

COMMON FEATURES

RISK PROFILE OF THE SCHEME : Scheme specific Risk Factors are summarized below:

Risk factors specific to Union KBC Equity Fund, Union KBC Tax Saver Scheme, Union KBC Asset Allocation Fund - Moderate Plan and Union KBC Asset Allocation Fund - Conservative Plan only is stated below:

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.

Risk factors specific to Union KBC Equity Fund, Union KBC Asset Allocation Fund - Moderate Plan, Union KBC Asset Allocation Fund - Conservative Plan, Union KBC Liquid Fund, Union KBC Dynamic Bond Fund and Union KBC Ultra Short Term Debt Fund only is stated below:

Risks associated with investments in Derivatives:

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

Risk factors specific to Union KBC Equity Fund, Union KBC Tax Saver Scheme, Union KBC Asset Allocation Fund - Moderate Plan, Union KBC Asset Allocation Fund - Conservative Plan, Union KBC Liquid Fund, Union KBC Dynamic Bond Fund and Union KBC Ultra Short Term Debt Fund only is stated below:

Risks associated with Investments in Fixed Income Securities:

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

Investments in fixed income securities may inter-alia carry Re-investment Risk, Spread Risk, Credit/Default Risk, Prepayment Risk, Concentration Risk, Counterparty Risk etc.

Risk factors specific to Union KBC Liquid Fund, Union KBC Dynamic Bond Fund and Union KBC Ultra Short Term Debt Fund only is stated below:

Risk associated with investing in Securitized Debt:

Risks associated with investments in Securitized Debt instruments are as follows:

- Limited Recourse, Delinquency and Credit Risk
- Each asset class would have different underlying risks
- Liquidity & Price Risk
- Prepayment Risk
- Bankruptcy of the Originator or Seller
- Co-mingling Risk

Risk factors specific to Union KBC Asset Allocation Fund - Moderate Plan and Union KBC Asset Allocation Fund - Conservative Plan is stated below:

Risks Associated with investments in Gold Exchange Traded Funds (ETFs):

The NAV of Gold ETFs is closely related to the value of gold held by the Scheme. The value (price) of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of Gold ETFs. The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and foreign exchange rates, domestic interest rates, inflation trends, trading in gold as commodity, legal restrictions on the movement/ trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/ from India, trends and restrictions on import/ export of gold jewellery in and out of India, etc.

Please refer to the SID for further details.

OPTION TO HOLD UNITS IN DEMATERIALIZED FORM : The Unit holders are given an Option to hold the units in Physical form (by way of an Account Statement) or Dematerialized ('Demat') form.

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 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 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:

- o In case the applicants do not provide their Demat Account details in the application form; or

- o 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
- o The mode of holding in the application form does not match exactly with that of the demat mode of holding.

Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date.

NOTE: It may be noted that the facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), are 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.

Redemption of units under Dematerialised Mode:

Investors are requested to note that the Investor Service Centers/Official Points of Acceptance of the Mutual Fund or its Registrar will not accept redemption requests for units held in demat mode. Investors who hold units in demat form, would need to route redemption requests through their DPs in the format prescribed by them.

For further details please refer to the SID and SAI.

APPLICABLE NAV : The following cut-off timings shall be observed by the Mutual Fund in respect of a valid application received on any business day at an Official Point of Acceptance of transactions:

A. Applicable to all Schemes of Union KBC Mutual Fund except Union KBC Liquid Fund:

Subscriptions/ Purchases including Switch - ins:

Cut off Time	Applicable NAV
Where the application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at a place where it is received.	The Closing NAV of the day of receipt of application.
Where the application is received after 3.00 p.m. with a local cheque or demand draft payable at par at a place where it is received.	The Closing NAV of the next business day.
*Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received.	The Closing NAV of day on which the cheque or demand draft is credited.

*Applicable if and when outstation cheque or demand draft not payable on par is permitted.

In respect of purchase of units with an amount equal to or more than ₹ 2 lakhs, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

For allotment of units in respect of purchase / switch-in to the Scheme for an amount equal to or more than ₹ 2 lakhs, it shall be ensured that:

- for allotment of units in respect of purchases in the Scheme, it shall be ensured that the application is received before the applicable cut-off time, the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time and the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.
- for allotment of units in respect of switch-in to the Scheme from other schemes, it shall be ensured that the application for the switch-in is received before the applicable cut-off time, the funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time and the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

Redemptions including Switch – outs:

Cut off Time	Applicable NAV
Where the application is received upto 3.00 p.m.	Closing NAV of the day of receipt of application.
Where application is received after 3.00 p.m.	Closing NAV of the next business day.

B. Applicable NAV for Union KBC Liquid Fund

Subscriptions/ Purchases including Switch – ins:

Cut off Time	Applicable NAV
Where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise.	The closing NAV of the day immediately preceding the day of receipt of application.
Where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise.	The closing NAV of the day immediately preceding the next Business Day.
Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.

For allotment of units in respect of purchase in the Scheme/switch-in to the Scheme, it shall be necessary that:

- Application for purchase/switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription/ purchase as per the application for purchase/ switch-in are credited to the bank account of the Scheme before the cut-off time.

- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

Redemptions including Switch – outs:

Cut off Time	Applicable NAV
Where the application is received up to 3.00 p.m.	The closing NAV of the day immediately preceding the next Business Day
Where the application is received after 3.00 p.m.	The closing NAV of the next Business Day shall be applicable

C. Applicable NAV in case of Redemptions under dematerialised mode:

It may be noted that in case of Redemption of units held in demat mode, the date and time available in the electronic feed from the DP sent to the AMC/Registrar will only be considered for the purpose of determination of Applicable NAV.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS :

Scheme Name	Purchase	Additional Purchase	Repurchase
Union KBC Equity Fund, Union KBC Liquid Fund, Union KBC Ultra Short Term Debt Fund	₹ 5,000 and in multiples of ₹ 1 thereafter	₹ 1,000 and in multiples of ₹ 1 thereafter	₹ 1,000 and in multiples of ₹ 1 thereafter. In case of investors/ unit holders having available balance less than ₹ 5,000 in their respective folio on the day of submission of valid redemption request, the minimum redemption limit would be the available balance.

Scheme Name	Purchase	Additional Purchase	Repurchase
Union KBC Dynamic Bond Fund, Union KBC Asset Allocation Fund - Moderate Plan, Union KBC Asset Allocation Fund - Conservative Plan	₹ 5,000 and in multiples of ₹ 1 thereafter	₹ 1,000 and in multiples of ₹ 1 thereafter	₹ 1,000 and in multiples of ₹ 1 thereafter.

Scheme Name	Purchase	Additional Purchase	Repurchase
Union KBC Tax Saver Scheme	₹ 500 and in multiples of ₹ 500 thereafter	₹ 500 and in multiples of ₹ 500 thereafter	Minimum of ₹ 500 In case of investors / unitholders having available balance less than the minimum application amount in their respective folio on the day of submission of valid redemption request, the minimum redemption limit would be the available balance. (Redemption / switchout shall be subject to compulsory lock in period of 3 years).

SYSTEMATIC INVESTMENT PLAN (SIP) :

Scheme Name	Frequency	Monthly and Quarterly
Union KBC Equity Fund, Union KBC Dynamic Bond Fund, Union KBC Asset Allocation Fund - Moderate Plan, Union KBC Asset Allocation Fund - Conservative Plan	Minimum Instalment amount	Monthly: ₹ 1,000 and in multiples of ₹ 1 thereafter Quarterly: ₹ 3,000 and in multiples of ₹ 1 thereafter
	Minimum SIP period	6 months (Monthly) and 2 Quarters (Quarterly)
	SIP dates*	2nd, 8th, 15th or 23rd of every month
	Default SIP date	8th of every month

Scheme Name	Frequency	Monthly and Quarterly
Union KBC Tax Saver Scheme [®]	Minimum Instalment amount	Monthly: ₹ 500 and in multiples of ₹ 500 thereafter Quarterly: ₹ 1,500 and in multiples of ₹ 500 thereafter
	Minimum SIP period	6 months (Monthly) and 2 Quarters (Quarterly)
	SIP dates*	2nd, 8th, 15th or 23rd of every month
	Default SIP date	8th of every month

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

[®]Investments in the Scheme are subject to compulsory lock-in for 3 years. Redemption/ Switch out can only be initiated post the lock-in period.

If SIP terminated within the 6 months of sign-on and the investors folio balance is less than ₹ 5,000, the AMC reserves the right to redeem the investors entire subscription.

The SIP date selected by the Investor should fall at least 30 calendar days after the date of the first cheque. If the SIP end date is not filled, the SIP ECS/Direct Debit will be considered perpetual till further instructions are received from the investor.

Unitholders are free to discontinue from the SIP facility at any point of time by giving necessary instructions in writing atleast 15 days prior to the next SIP due date. On receipt of such request, the SIP facility will be terminated.

SIP transactions in dematerialised (demat) mode:

In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the SID of the scheme and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization of funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday.

For further details, refer the SID of the Scheme.

SYSTEMATIC TRANSFER PLAN (STP) :

Scheme Name	Frequency	Monthly
Union KBC Equity Fund, Union KBC Liquid Fund, Union KBC Ultra Short Term Debt Fund	Minimum Instalment amount	₹ 1,000 and in multiples of ₹ 1 thereafter
	Minimum STP period	6 months
	STP dates*	2nd, 8th, 15th or 23rd of every month
	Default STP date	8th of every month

Scheme Name	Frequency	Monthly
Union KBC Dynamic Bond Fund, Union KBC Asset Allocation Fund - Moderate Plan, Union KBC Asset Allocation Fund - Conservative Plan	Minimum Instalment amount	₹ 1,000 and in multiples of ₹ 1 thereafter
	Minimum STP period	6 months
	STP dates*	2nd, 8th, 15th or 23rd of every month
	Default STP date	8th of every month

Scheme Name	Frequency	Monthly
Union KBC Tax Saver Scheme [®]	Minimum Instalment amount	₹ 500 and in multiples of ₹ 500 thereafter
	Minimum STP period	6 months
	STP dates*	2nd, 8th, 15th or 23rd of every month
	Default STP date	8th of every month

[®]Investments in the Scheme are subject to compulsory lock-in for 3 years. STP can only be initiated post the lock-in period.

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

A minimum period of 8 days shall be required for registration under STP.

Investors are requested to note that STP facility will not be available under demat mode of holding units.

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

SYSTEMATIC WITHDRAWAL PLAN (SWP) :

Scheme Name	Frequency	Monthly
Union KBC Equity Fund, Union KBC Liquid Fund, Union KBC Ultra Short Term Debt Fund	Minimum Instalment amount	₹ 1,000 and in multiples of ₹ 1 thereafter
	Minimum SWP period	6 months
	SWP dates*	2nd, 8th, 15th or 23rd of every month
	Default SWP date	8th of every month

Scheme Name	Frequency	Monthly
Union KBC Dynamic Bond Fund, Union KBC Asset Allocation Fund - Moderate Plan, Union KBC Asset Allocation Fund - Conservative Plan	Minimum Instalment amount	₹ 1,000 and in multiples of ₹ 1 thereafter
	Minimum SWP period	6 months
	SWP dates*	2nd, 8th, 15th or 23rd of every month
	Default SWP date	8th of every month

Scheme Name	Frequency	Monthly
Union KBC Tax Saver Scheme [®]	Minimum Instalment amount	₹ 500
	Minimum SWP period	6 months
	SWP dates*	2nd, 8th, 15th or 23rd of every month
	Default SWP date	8th of every month

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

[®]Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan (SWP) after the completion of 3 years lock-in from the date of allotment of units.

A minimum period of 8 days shall be required for registration under SWP.

Investors are requested to note that SWP facility will not be available under demat mode of holding units.

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

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

Dividends, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the Register of Unit holders on the notified Record Date. The 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 inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decisions of the Trustee shall be final in this regard.

There is no assurance or guarantee to the unitholders as to the rate of dividend distribution nor that dividends will be declared regularly.

On payment of dividend, the NAV of the Units under the Dividend option will fall to the extent of the dividend payout and applicable statutory levies, if any.

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

TRANSACTION CHARGES TO DISTRIBUTORS : 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:

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) : Investor is 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.unionkbc.com and www.amfiindia.com. Investors may also contact any of the Investor Service Centres (ISCs) of Union KBC 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 KBC Mutual Fund
Computer Age Management Services Pvt. Ltd. (R & T) No. 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600097. e-mail: enq_uk@camsonline.com	Mr. Joseph Idichandy Investor Relations Officer, Union KBC Asset Management Company Pvt. Ltd. Unit 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (West), Mumbai - 400013. Phone: 022-24833333 • Fax No: 022-24833401 Toll free no. : 18002002268 e-mail: investorcare@unionkbc.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 :

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.

o Non-demat account holders:

The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted. Under normal

circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the request from the unitholder.

Account Statement for SIP, STP and SWP (if applicable under the Scheme) will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/ SWP (if applicable under the Scheme) shall be issued within 10 working days of the initial investment/ transfer/ withdrawal. In case of specific request received from investors, the Mutual Fund shall provide the account statement for SIP/ STP/ SWP (if applicable under the Scheme) to the investors within 5 working days from the receipt of such request without any charges.

o Demat account holders:

Investors shall receive the demat account statement /demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account.

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

Consolidated Account Statement (CAS):

- A Consolidated Account Statement for each calendar month will be issued, on or before tenth day of the succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, 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 Consolidated Account Statement for such a half yearly period will be issued, 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.
- It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Fund/AMC's, the CAS shall be sent by way of an e-mail communication only on any/all of the registered email addresses.
- For investors holding units in dematerialized mode, provision of CAS shall not be applicable.

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 KBC Mutual Fund as on the last day of the month on the AMC's website (www.unionkbc.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.unionkbc.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.unionkbc.com). The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.

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

COMPARISON WITH EXISTING OPEN-ENDED EQUITY SCHEMES

(Name, type & investment objective of the Schemes, differentiation, AUM and no. of folios)

Scheme name	Type	Investment Objective	Differentiation	AUM (₹ in crores) as on May 31, 2013	No. of folios as on May 31, 2013
Union KBC Equity Fund	An Open-ended Equity Scheme	To achieve long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be achieved.	The scheme invests substantially in a Portfolio consisting of equity and equity related securities. <u>Asset Allocation under normal circumstances -</u> Equity & Equity related instruments including equity linked derivatives (75% - 100% of total assets); Debt & Money Market Instruments (0% - 25% of total assets).	123.43	28605
Union KBC Tax Saver Scheme	An Open-ended Equity Linked Savings Scheme with a lock in period of 3 years from date of allotment	To generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However there can be no assurance that the investment objective of the scheme will be achieved.	This Scheme seeks to generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. <u>Asset Allocation under normal circumstances -</u> Equity and equity related instruments (80- 100% of the total net assets); Debt Instruments and Money Market Instruments (0-20% of the total net assets). Further, the Scheme has a lock in period of 3 years from the date of Allotment.	51.54	15428

COMPARISON WITH EXISTING OPEN - ENDED DEBT & INCOME SCHEMES

(Name, type & Investment Objective of Schemes, differentiation, AUM and no. of folios)

Scheme name	Type	Investment Objective	Differentiation	AUM (₹ in crores) as on May 31, 2013	No. of folios as on May 31, 2013
Union KBC Liquid Fund	An Open ended Liquid Scheme	To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.	The scheme invests in debt and money market instruments with maximum residual maturity of 91 days. <u>Asset Allocation under normal circumstances:</u> Money market and debt* instruments with residual maturity upto 91 days (including floating rate debt instruments, securitized debt, mutual fund units of debt schemes) (Maximum 100% and Minimum 0%) *Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of purchase.	1,355.21	316
Union KBC Dynamic Bond Fund	An Open ended Debt Scheme	To actively manage a portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and liquidity to the investors. However, there can be no assurance that the investment objective of the scheme will be achieved.	The scheme invests in Debt Instruments including Government Securities and Corporate Debt and Money Market Instruments. <u>Asset Allocation under normal circumstances:</u> Debt* Instruments including Government Securities and Corporate Debt (Maximum 100 % and Minimum 0 %). Money Market Instruments (Maximum 100 % and Minimum 0 %). *Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of purchase.	100.88	4419
Union KBC Ultra Short Term Debt Fund	An Open ended Debt Scheme	To provide reasonable returns commensurate with low to moderate risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.	The scheme invests in Money Market and Debt Instruments with residual maturity upto 365 days and debt instruments with residual maturity of above 1 year and upto 3 years. <u>Asset Allocation under normal circumstances:</u> Money market and debt instruments with residual maturity up to 365 days (including Government securities, floating rate debt instruments, securitized debt, corporate debt)* (Maximum 100 % and Minimum 80 %). Debt instruments with residual maturity above 1 and upto 3 years (including government securities, securitised debt, floating rate instruments, corporate debt)* (Maximum 20 % and Minimum 0 %). *Investments in securitized debt including Pass Through Certificates (PTCs) not to exceed 25% of the net assets of the Scheme as at the time of purchase.	357.83	92

COMPARISON WITH EXISTING OPEN-ENDED HYBRID SCHEMES

(Name, type & investment objective of the Schemes, differentiation, AUM and no. of folios)

Scheme name	Type	Investment Objective	Differentiation	AUM (₹ in crores) as on May 31, 2013	No. of folios as on May 31, 2013
Union KBC Asset Allocation Fund - Moderate Plan.	An Open-ended Hybrid Scheme	To generate capital appreciation by actively investing in a diversified portfolio of Equity and Equity related instruments, Debt and Money market instruments and Gold Exchange Traded Funds. However, there can be no assurance that the investment objective of the scheme will be achieved.	Union KBC Asset Allocation Fund - Moderate Plan is a hybrid scheme investing in Equity, Debt and Gold as an asset class. <u>Asset Allocation under normal circumstances:</u> Equity and Equity related instruments (Maximum 40% and Minimum 20%). Debt and Money Market instruments (Maximum 60% and Minimum 40%). Gold Exchange Traded Funds (Maximum 20% and Minimum 0%). Investments in securitized debt - Nil. Investments in Derivatives - upto 25% of the net assets of the scheme. Investments in Securities Lending - upto 20% of its net assets of the scheme (where not more than 5% of the net assets of the scheme will be deployed in securities lending to any single counterparty).	39.16	9,855
Union KBC Asset Allocation Fund - Conservative Plan.	An Open-ended Hybrid Scheme	To generate capital appreciation by actively investing in a diversified portfolio of Equity and Equity related instruments, Debt and Money market instruments and Gold Exchange Traded Funds. However, there can be no assurance that the investment objective of the scheme will be achieved.	Union KBC Asset Allocation Fund - Conservative Plan is a hybrid scheme investing in Equity, Debt and Gold as an asset class. <u>Asset Allocation under normal circumstances:</u> Equity and Equity related instruments (Maximum 25% and Minimum 15%). Debt and Money Market instruments (Maximum 85% and Minimum 55%). Gold Exchange Traded Funds (Maximum 20% and Minimum 0%). Investments in securitized debt - Nil. Investments in Derivatives - upto 25% of the net assets of the scheme. Investments in Securities Lending - upto 20% of its net assets of the scheme (where not more than 5% of the net assets of the scheme will be deployed in securities lending to any single counterparty).	50.16	4,771

COMMON APPLICATION FORM

Application No. 5002914

(Please read the instructions carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Broker Code/ ARN	Sub-Broker Code/ Branch Code	Branch Manager Code	LG/ MO/ CRE Code	EUIN* (Refer Section 'L' of instructions)	Collection Date D D M M Y Y Y Y
ARN-2111				E-029541	Time Stamping

☐ *I/We hereby confirm that the EUIN 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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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, 8 & 10 only) * Mandatory

Folio No.

2. UNITHOLDING OPTION [Please shade (●)] ☐ Physical Mode ☐ Demat Mode (If demat account details are provided below, units will be allotted by default in electronic mode only)

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

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

CDSL: Depository Participant (DP) Name Beneficiary Account Number

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

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

Name of First Applicant / Non-individual Investor (First time investors, please fill in all the blocks) **Date of Birth (Mandatory in case of minor)** D D M M Y Y Y Y

☐ Mr. ☐ Ms. ☐ M/s.

Name of Guardian (In case of minor) / PoA Holder / Contact Person (In case of Non-individual Investors)

☐ Mr. ☐ Ms.

Relationship with Minor (Please attach proof for date of birth and relationship) ☐ Mother ☐ Father ☐ Legal Guardian **Designation of Contact Person (For Non-individual Investor)**

Name of Second Applicant ☐ Mr. ☐ Ms.

Name of Third Applicant ☐ Mr. ☐ Ms.

PAN and KYC* [Please shade (●)] (PAN - Not applicable for Micro investments and investor(s) from Sikkim)		Mode of Holding	Status
Applicant Details	PAN *Please attach Proof (Mandatory for Demat mode)	KYC Proof (For Demat mode this is optional)	
First Applicant	 	<input type="radio"/>	<input type="radio"/> Single
Second Applicant	 	<input type="radio"/>	<input type="radio"/> Joint (Default option)
Third Applicant	 	<input type="radio"/>	<input type="radio"/> Anyone or Survivors
Guardian/ PoA Holder	 	<input type="radio"/>	<input type="radio"/> Resident Individual <input type="radio"/> Minor <input type="radio"/> HUF <input type="radio"/> Sole Proprietor <input type="radio"/> FI <input type="radio"/> FII <input type="radio"/> Bank <input type="radio"/> NRI-NRE <input type="radio"/> NRI-NRO <input type="radio"/> PIO-NRE <input type="radio"/> PIO-NRO <input type="radio"/> Society <input type="radio"/> Trust <input type="radio"/> Partnership Firm <input type="radio"/> Govt. Entity <input type="radio"/> Company <input type="radio"/> AOP/ BOI <input type="radio"/> Others (Please Specify)

OCCUPATION ☐ Service ☐ Housewife ☐ Business ☐ Professional ☐ Retired ☐ Student ☐ Political Rep. ☐ Others (Please Specify)

4. CONTACT INFORMATION (Refer Section 'I' of instructions)

Mailing address of First Applicant / Non-individual Investor (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

Contact details of First Applicant/ PoA Holder/ Contact Person (Refer Section 'I' of Instructions) (Please ensure to mention Country and Area Code)

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

E-mail

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

5. PIN Facility for online transactions: I/We wish to avail the PIN Facility. I/We have read and understood the Terms & Conditions for PIN Facility mentioned in the instructions of the form and accept & agree to be bound by the said terms & conditions.

6. INVESTOR PROFILE [Please shade (●)]

Gender	Annual Income (₹)	Annual Savings (₹)
<input type="radio"/> M <input type="radio"/> F	<input type="radio"/> <2L <input type="radio"/> 2L-5L <input type="radio"/> 5L-10L <input type="radio"/> >10L	<input type="radio"/> <1L <input type="radio"/> 1L-3L <input type="radio"/> 3L-5L <input type="radio"/> >5L
Risk Tolerance <input type="radio"/> Low <input type="radio"/> Medium <input type="radio"/> High	Investment Horizon <input type="radio"/> 1-12 months <input type="radio"/> 12-24 months <input type="radio"/> 24-36 months <input type="radio"/> 36 months and above	

8A DEBIT MANDATE
 (Lumpsum Investment) (For Union Bank of India account holders at CMS Locations only)

Application No. 5002914

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 KBC _____ (Scheme Name) _____

Signature of Account Holder(s) / Authorised Signatory(ies)
(As per Bank records)**ACKNOWLEDGEMENT SLIP (To be filled in by the investor)**

Application No. 5002914

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

an application for units of _____ (Scheme/Plan/Option)

Amount _____ Instrument No _____

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

Unitholding Option ☐ Physical Mode ☐ Demat ModeEncl: ☐ Third Party Payment Declaration Form ☐ Bank Accounts Registration Form ☐ Nomination Form ☐ SIP Form

Please note: All purchases are subject to realisation of cheques/ Demand Drafts/ Debit Mandate

Collection centre's stamp with
date and time of receipt

7. **BANK ACCOUNT DETAILS*** [Please shade (●)] (Refer Section 'D' and 'G' of instructions) (Multiple Bank Accounts Registration form available at www.unionkbc.com)

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

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					
IFSC CODE											MICR CODE					
Document Attached	<input type="radio"/> Bank Statement <input type="radio"/> Cancelled cheque with name pre-printed <input type="radio"/> Pass Book															

In case bank details are not provided in 'Multiple Bank Account Registration Form' as default bank, the above section 7 bank details shall be treated as default bank.

(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.)

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

Scheme Name	Plan/ Option	Other than Direct Plan	Direct Plan	Growth	Dividend			Dividend Frequency			
					Reinvestment	Payout	Sweep	Daily	Weekly	Fortnightly	Monthly

Union KBC Equity Fund		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Union KBC Tax Saver Scheme		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Union KBC Dynamic Bond Fund		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Union KBC Liquid Fund		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Union KBC Ultra Short Term Debt Fund		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Union KBC Asset Allocation Fund - Moderate Plan		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Union KBC Asset Allocation Fund - Conservative Plan		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Dividend Sweep to ☐ U ☐ N ☐ I ☐ O ☐ N ☐ K ☐ B ☐ C

Plan/ Option ☐ Facility ☐

Scheme Name if not indicated in the above tick boxes **Union KBC**

Plan/ Option ☐ Dividend Mode ☐ Dividend Frequency ☐

LUMP SUM

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

Cheque / DD / RTGS / NEFT No. Cheque / DD / RTGS / NEFT Date

Amount in ₹ (Figures) Amount in ₹ (words)

Source Bank Name Source Branch

Source Bank A/C No. Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

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 ☐ Proof / Bank Certificate for DD ☐ Third Party Payment Declaration Form

MICRO SIP

☐ SIP through Post Dated Cheques ☐ SIP through Auto Debit (Please fill and attach the SIP Auto Debit Form)

SIP Period From To SIP Date ☐ 2nd ☐ 8th ☐ 15th ☐ 23rd

SIP Frequency ☐ Monthly ☐ Quarterly Instalment Amount in ₹ (Figures) No. of Instalments

Cheque Nos. From To Drawn on Bank A/c No.

Bank Name Branch

9. **NOMINATION DETAILS*** [Please shade (●)] (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 wish to nominate multiple nominees* ☐ I/ We do not wish to nominate* (*Please strike out the form below)

I/We hereby nominate the under mentioned Nominee 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 shall be a valid discharge by the AMC / Mutual Fund / Trustee.

Name of the Nominee : Address :

Relationship : Date of Birth (In Case of Minor)

Name of the Guardian (in case of minor) : Signature of Nominee/ Guardian (not mandatory)

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

Having read and understood the contents of the Scheme Information Document and Statement of Additional Information, Key Information Memorandum, Instructions and addenda issued by Union KBC Mutual Fund, I / We, hereby apply to the Trustee of Union KBC Mutual Fund for Units of the relevant Scheme and agree to abide by the terms and conditions, rules and regulations 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 nominate the above nominee to receive all the amounts to my/our credits in the event of my/our death and have read the instructions for nomination. Signature of the nominee acknowledging receipts of my/our credit will constitute full discharge of liabilities of Union KBC Mutual Fund. I / We 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 enacted by the Government of India or any Statutory Authority. 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 agree to have read and understood the terms and conditions with regard to payment of transaction charges as specified in the SID/SAI/KIM and addenda thereto and this application form and instructions thereto. I/ We hereby confirm that Union KBC Mutual Fund/ Union KBC Asset Management Company Private Limited and its empanelled broker(s) has not given 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 will not be responsible if such investment is ultravires the relevant constitution.

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).

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

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]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KYC Acknowledgement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resolution/ Authorisation to invest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of authorised signatories with specimen signatures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Memorandum & Articles of Association	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bye-laws	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partnership Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notorised POA (signed by investor and POA Holder)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank Account Proof (Latest available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demat Statement (Latest available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Client Master Statement (Latest available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HUF Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overseas Auditor's Certificate & SEBI Regn. Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*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 KBC Mutual Fund

No. 148, Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai - 600097.

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



Union KBC Asset Management Company Pvt. Ltd.

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

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

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

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

A. GENERAL INSTRUCTIONS

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda thereto, if any, carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this form 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 / Demand Draft / Pay Order/ Debit Mandate 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 and other standard forms available at the CSCs or at our website www.unionkbc.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.unionkbc.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, designator, 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 minor, in case of minor, the legal guardian's consent and signature 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.unionkbc.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) after the date of the minor attaining majority till the date 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 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 of additional purchase, which in cases where such applications are not routed through a distributor, and in cases where such applications are routed through a distributor, slip/application form where details in the ARN No. or Broker Code is already printed, alterations, if any, in the column 'ARN No.' or 'Broker Code' should be counter signed by 1st unit holder, failing which, the application will be processed as if no alterations were made. Any subsequent change/ update/ removal of broker code will be based on the written request from the unit holders and will be on a prospective basis, only from the date when the registrar executes such written instructions.
8. To help us serve 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. MRPD/DoPMF/Cir - 08/2008, dated April 3, 2008 and circular no. MRPD/DoPMF/Cir-2008, dated June 30, 2008 investors residing in the state of Sikkim and Central Government, State Government and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the Mutual Fund. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

Micro investments exempt from PAN Requirement:

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

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

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

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

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

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

With a view to streamline implementation of KYC procedures and ensure compliance with the AML Regulations, the industry has entered into a collective 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, viz. MRPD/SE/Cir-21/2011 dated October 5, 2011, MRPD/SE/Cir-26/2011 dated December 23, 2011 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.unionkbc.com and www.aamilindia.com.

The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC for existing investors 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. MRPD/SE/Cir-5/2012 dated April 13, 2012 and subsequent SEBI communication, investors who invest / deal with another mutual funds and 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. Provided however, if such investors trade / invest / deal with a SEBI registered intermediary other than a mutual fund, then such intermediaries would obtain from the investors the missing KYC details and complete IPV as per new KYC requirements.

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 CVL/ the KRA. The KYC compliance status of the investors will be validated with the records of CVL/ 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 Custodian/AMC.

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 be rejected.

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.

Multiple Bank Accounts Registration Facility:

- (i) Mutual Fund offers its investors' facility to register multiple bank accounts for pay-in (except SIP) & 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 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.
- (ii) For registering bank details, please enclose cancelled cheque leaf for each of such banks accounts this 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 Services (ISCS).

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

E. INVESTMENT & PAYMENT DETAILS

1. Investors subscribing under Direct Plan will have to select "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form for opting for Direct Plan. Investors purchasing / subscribing units in the Scheme through a distributor are requested not to select "Direct Plan" in the application form. 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.

In cases where Distributor code is not mentioned in the application form and the investor fails to select "Direct Plan" in the application form at the time of investment, then the application will be deemed to be received under the Direct Plan and the application shall be processed under the Direct Plan.

In cases where Distributor code is mentioned in the application form but the investor selects "Direct Plan" in the application form at the time of investment, then the distributor code will be ignored and the application shall be processed under the Direct Plan.

2. Investors/ Applicants should clearly indicate the desired Option/ Facility/ Frequency 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/ Frequency properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option/ facility/ frequency will be considered and applied.

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth/ Dividend	Growth
Payout/ Reinvestment/ Sweep	Reinvestment
Daily/ Weekly/ Fortnightly/ Monthly	Monthly

4. The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected: i) Multiple cheques with single application ii) Single cheque with multiple applications iii) cancelled cheque/ demand draft iv) cash/ money order/ postal order v) post dated cheques (post dated cheque for investment under SIP will be accepted) vi) Third party payments (except in certain cases).

The cheque or demand draft 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.

Demand draft charges will not be borne by AMC.

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 i.e. Section 8A of Application Form.

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.

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 KBC Mutual Fund accompanied by a Third Party Payment Instrument shall not be accepted by the AMC except in the following cases:

- a. Payments made by 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).
- b. Payments made by an Employer on behalf of employee under Systematic Investment Plans or lump sum/ one-time subscription, through payroll deductions.
- c. Custodian making investments on behalf of an FI 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.

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 Service 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 signatories of the bank account from which payment is made. Therefore, it is important for investor 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 name, 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.
- In case of subscription through pre-funded instruments such as Pay Order / Demand Draft/ Banker's cheque, such pre-funded instruments should be procured by the investor only against a registered pay-in account. Along with the payment instrument, the investor is also required to submit any one of the following documents:
 - a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's Name, bank account number and PAN as per bank records, if available. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number; or
 - a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available.
 - a copy of the passbook/bank statement evidencing the debit for issuance of a DD.
 - Subscription through a pre-funded instrument procured against cash shall only be accepted for investment below ₹ 50,000/-. Investor is required to provide a certificate from banker issuing the pre-funded payment instrument stating the name, address and PAN (if available) of the person who has requested for such pre-funded instruments. The said certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
 - In case of subscription payment through RTGS, NEFT, NECS, bank transfer etc investor is required to provide a 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.
 - 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/RIA reserves the right to reject the transaction with due intimation to the investor.
 - 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 KBC Mutual Fund on a repatriation or non-repatriation basis, while FIs may purchase units only on a repatriation basis. A subscription by FIs / 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). In case of Indian Rupee Drafts purchased abroad, out of funds held in NRE / FCNR account, an account debit certificate from the bank issuing the draft confirming the debit to the investors' account should also be submitted with the application form. In case the debit certificate is not provided, the AMC reserves the right to reject the applications. NRIs shall also be required to furnish such other documents as may be necessary and as desired by the Fund in connection with the investment in the Scheme(s). FIs may pay their subscription amounts either by inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non-Resident Rupee Accounts maintained with a designated branch of an authorised dealer. In case, Indian rupee drafts are purchased by the FI from abroad, or from Foreign Currency Accounts or Non-Resident Rupee Accounts, an account debit certificate from the bank issuing the draft confirming the debit to the investors' account shall also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the applications. Payments shall be made by cheques / demand drafts 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 Funds 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/demand drafts drawn out of funds held in an NRE / FCNR / Non-Resident ordinary Rupee Account (NRO). FIs are not allowed to make payment on Non repatriable basis. The Trustee/AMC, at its discretion, may choose from time to time to alter or add other modes of payment.
- For more details please refer to the SID.**
- F. SYSTEMATIC INVESTMENT PLAN (SIP) (Applicable for Union KBC Equity Fund, Union KBC Tax Saver Scheme, Union KBC Dynamic Bond Fund, Union KBC Asset Allocation Fund - Moderate Plan & Union KBC Asset Allocation Fund - Conservative Plan)**
- Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
 - The investors can choose any one of the dates among 2nd, 8th, 15th or 23rd of every month as the SIP date. If investor has not provided the SIP date, the default date will be considered as 8th of the month.
 - Units will be allotted on the applicable dates. In case the date falls on a non-business day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.
 - The SIPs by an investor where the aggregate of instalment value does not exceed ₹ 50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However, in lieu of PAN, investor (including joint holders) has to submit any one of the photo identification documents along with the application (refer Section C). This exemption will be applicable only for investment by individuals (including NRIs but not PIOs), minors and sole proprietary firms. HUFs and other categories will not be eligible for this exemption. Please refer Section C for details relating to exemption from PAN.
 - The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
 - Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 15 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s), if any, will be returned to the unit holder.
 - SIP through post dated cheques**
SIP through post-dated cheques is available during the ongoing offer period.
 - In case investors wish to pay future SIPs through post dated cheques, then the SIP DEBIT FORM should not be filled in. Please mention the second and subsequent instalment cheque details in the space provided for the purpose.
 - Each of the SIP instalments excluding the initial cheque should be of the same amount and date.
 - The first investment cheque should be dated with the date of submission of the application form. The first cheque needs to be from the same bank account as of the post-dated cheques for future SIP instalment.
 - There should be a minimum of 21 days between the first investment and subsequent SIP instalment.
 - SIP through debit facility**
In case the investor wishes to opt for SIP payments through auto debit facility, please indicate the preference in the box provided for the purpose in the application form and fill in the 'SIP DEBIT FORM'.
 - In case of payment of first investment through DD/ PO, a copy of the cheque of debit account should be submitted along with application.
 - The 'Auto Debit Authorisation' needs to be filled in and signed by the bank account holders in the same order and manner in which the bank account is held by them.
 - There should be a minimum of 30 days between the first SIP instalment and subsequent 2nd SIP instalment.
 - Investors will not hold Union KBC Mutual Fund or its registrar and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific date due to various clearing cycles of ECS and the investor assumes the entire risk of using this facility and takes full responsibility.
- SIP transactions in dematerialised (demat) mode:**
- In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the SID of the scheme and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization of funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday.
- Please refer to the Scheme Information Document (SID) of the scheme for complete details.**
- G. ALLOTMENT OF UNITS IN DEMAT MODE/DEMAT ACCOUNT DETAILS**
- Applicants/Unit holders/Investors who wish to hold units in dematerialized form must have a beneficiary account with National Securities Depository Limited (NSDL) or Central Depository Services (India) Ltd. (CDSL) prior to making the application.
 - Please fill in the DP ID number, DP name and Beneficiary Account number with the DP, in the application form. In case of no details/ incorrect / incomplete details, allotment will be made in physical form provided KYC acknowledgement proof is attached.
 - Ensure that names in the application form should be identical to those appearing in the account details in the depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository.**
 - For allotment in electronic form, units will be credited directly in the demat account of the investor. The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
 - The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website [link www.nsdl.co.in](http://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.
 - The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription.
 - The options viz. Daily 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.**
 - Submission of KYC acknowledgement proof is optional.

- In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action.
 - The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP.
 - For those investors who hold units in Demat mode, all non-financial transaction such as Change in Address, Bank Mandate, Nominee Registration etc should be routed directly through their DP's as per the format defined by them.
 - It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.
 - If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unit holder need to contact the DP for detailed procedure.
 - For the detailed procedure and other provisions on holding units in the Demat mode investors may refer to the SID/ SAI/ KIM and addendums thereto.**
- H. NOMINATION DETAILS**
- To avoid any cumbersome procedures for the legal heirs to transfer the investment of the deceased holder, it is recommended to register nomination. Investor can change the nominee as many times as he/she/they wish by registering a revised nomination form.
- As per SEBI Regulations, applicants/unit holder may nominate a maximum of 3 person(s) to whom the amounts will be payable in the event of death of the sole or all unit holders as the case may be, in respect of investment under a folio.
 - Investors who desire to make nomination in respect of multiple nominees should clearly specify the percentages to be allocated between the nominees. If no percentages are mentioned, nomination will be done equally for all the nominees.
 - Where a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not 'joint'.
 - Nomination shall be mandatory for new folios / accounts opened by individuals especially with sole holding. Even those investors who do not wish to nominate must separately register 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.**
 - Every new nomination for a folio will overwrite the existing nomination.
 - Nomination can be made only by investors who opt for allotment in physical form (non demat form). In case the units are held in demat form, the nomination details as recorded with the depository account will be applicable.
 - The nomination may be only by individuals applying for/holding units on their own behalf, singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of HUF, holder of POA cannot nominate. Nomination is also not allowed in a folio held on behalf of a minor.
 - A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. If no Guardian is provided, nomination of minor will be invalid. The Guardian should be a person other than the Unit holder. Nomination can also be in favour of the Central Government, State Government and a local authority, any person designated by virtue of his office or a religious or charitable trust.
 - The Nominee shall not be a trust (other than a religious or charitable trust), Society, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family or a Power of Attorney Holder.
 - A Non-Resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
 - Transfer of units in favour of a nominee shall be valid discharge by the AMC against the legal heir.
 - The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nominee's status shall be recorded and the unit shall not be under any obligation to transfer the units in favour of the Nominee. Further, nomination in respect of the units stands rescinded upon the transfer of units.
 - The rights in the units will vest in the nominee(s) only upon the death of all unit holders.
 - For multiple nomination form, please contact the nearest AMC office or Registrar. The form can be obtained from the website www.unionkbc.com.
 - 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.
 - The Nomination facility extended under the scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment / transfer to the Nominee(s). Transfer of Units / payment to the nominee(s) of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his / her / their successors / legal heirs.
- I. OTHER FACILITIES / E-MAIL COMMUNICATION.**
- Account statements/ Consolidated Account Statement, newsletters, Annual Reports/abridged summary thereof and other kinds of communication will be sent only through e-mail instead of physical, for investors who have provided their e-mail address on the application forms. However, in case 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@unionkbc.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.
 - 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:**
- Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted from the subscription amount per SIP instalment x No. of instalments amounts to 10,000/- or more. The Transaction Charges shall be deducted in 4 equal instalments commencing from the second SIP instalment.
 - 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.
 - 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. SEI/IMD/CIR No. 4/ 16823/0/ dated June 30, 2009, upon that 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)**
- Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
 - Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/ her official seal.
 - Applications by minors should be signed by their guardians.
 - In case of an HUF, the Karta should sign on behalf of the HUF.
 - If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarised photocopy of the POA. Alternatively, the original POA may be submitted with the application, which will be returned after verification. The POA document must contain the signatures of both the applicant and the constituted Attorney. If the POA is not submitted with the application, the application form will be rejected.
 - In case of non-individual investors, a list of authorised signatories should be submitted along with application form or in case of any change in the authorised signatories list, the AMC/ Registrar must be notified within 7 days.
- L. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):**
- As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) 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 EUIIN 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/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

M. Investment Details

Investors are required to indicate their choice of Scheme, Plan, Option and Payout option for which subscription is made at the time of filling up the Application Form. Please note that if the same is not mentioned, the Plans/Options mentioned under Instruction _ - Default Plan/Option shall apply. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" against the Scheme / Plan name in the application form.

Product Label	
Union KBC EQUITY FUND (An Open-Ended Equity Scheme)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Long Term Capital AppreciationInvestment predominantly in Equity and Equity related portfolioHigh Risk.  (BROWN)
Union KBC TAX SAVER SCHEME (An Open-ended Equity Linked Savings Scheme with a lock in period of 3 Years)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act.Investment predominantly in Equity and Equity related portfolioHigh Risk  (BROWN)
Union KBC ASSET ALLOCATION FUND - MODERATE PLAN (An Open-Ended Hybrid Scheme)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Capital Appreciation over Medium to Long TermInvestment in Equity and Equity related Instrument, Debt and Money Market Securities and Gold Exchange Traded Funds.Medium Risk  (YELLOW)
Union KBC ASSET ALLOCATION FUND - CONSERVATIVE PLAN (An Open-Ended Hybrid Scheme)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Capital Appreciation over Medium to Long TermInvestment in Equity and Equity related Instrument, Debt and Money Market Securities and Gold Exchange Traded Funds.Medium Risk  (YELLOW)
Union KBC LIQUID FUND (An Open-Ended Liquid Scheme)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none">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.Low Risk  (BLUE)
Union KBC DYNAMIC BOND FUND (An Open-Ended Debt Scheme)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Regular Income over Medium to Long TermInvestment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition.Medium Risk  (YELLOW)
Union KBC ULTRA SHORT TERM DEBT FUND (An Open-Ended Debt Scheme)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Regular Income over Short TermInvestment in Money Market and Debt Securities.Low Risk  (BLUE)

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

Note: Risk is represented as:

 (BLUE) investors understand that their principal will be at low risk

 (YELLOW) investors understand that their principal will be at medium risk

 (BROWN) investors understand that their principal will be at high risk

TERMS AND CONDITIONS FOR PERSONAL IDENTIFICATION NUMBER (PIN) FACILITY

By opting for the PIN facility in the application form and signing the application form, the Unit holder/s expressly agrees to have read and understood the following terms and conditions related to PIN issuance by the AMC/Registrar and PIN usage by the Unit holder/s:

1. The Terms and Conditions set out herein are binding on the Unit Holder for the use of Personal Identification Number (hereinafter referred to as the **"PIN"**) for transacting and accessing information online through internet using the facility (hereinafter referred to as **"PIN Facility"**) offered by Union KBC Mutual Fund (hereinafter referred to as the **"Mutual Fund"**) through its Investment Manager, Union KBC Asset Management Company Private Limited (hereinafter referred to as **"AMC"**) and its Registrar and Transfer Agent, Computer Age Management Services Pvt. Ltd. (hereinafter referred to as **"Registrar"**) for the convenience of the Unit Holders of the Mutual Fund. The Unit Holder hereby confirms of having read these Terms and Conditions carefully and by signing this PIN Application Form, the Unit Holder acknowledges that the Unit Holder has read, understood and agreed to be legally bound by the terms and conditions of this PIN Application Form.
2. **The AMC has been appointed as Investment Manager to the Mutual Fund by Union KBC Trustee Company Private Limited (hereinafter referred to as the "Trustee") vide Investment Management Agreement dated December 2, 2010. The AMC has been approved by SEBI to act as an Investment Manager for schemes of the Mutual Fund.**
3. The AMC undertakes to offer, at the request of the Unit Holder and subject to such terms and conditions as laid down by the AMC from time to time, the PIN Facility, which will enable the Unit Holder to gain access to the Unit Holder's portfolio of investments in the Mutual Fund, for administering and managing the same effectively and to carry out transactions in the units of the Mutual Fund through the Website. The Unit Holder will be allotted a PIN for this purpose; the PIN is required to identify the Unit Holder.
4. The PIN Facility shall only be available to a Resident Indian Individual who is an existing folio holder (zero balance or otherwise) with the Mutual Fund and having mode of operation/holding of the existing folio either as "single" or as "anyone or survivor". The Unit Holder is desirous of availing the PIN Facility offered by the AMC, and the AMC is willing to extend the PIN Facility to the Unit Holder on the terms and conditions as set out herein.'
5. 'Website' for the purposes of this PIN Application Form shall mean the website of the AMC (www.unionkbc.com) / Registrar (www.camsonline.com) or any other website which the AMC may designate from time to time. The Website provides information and downloads relating to the Mutual Fund including the facility of online subscriptions/redemptions of units and such other services as detailed in this PIN Application Form or as may be notified by the AMC from time to time. The AMC / Registrar reserve the right to change, amend or modify the Website from time to time.
6. **Unit Holder's consent and authorization for the online transactions and services:**
 - i. The Unit Holder hereby consents and authorizes the AMC, who may authorize any of its Service Providers (hereinafter referred to as the **"Service Providers"**), to extend the PIN facility for the designated folio of the Unit Holder, including an irrevocable authorization to the AMC to act upon any instruction given to the AMC by the Unit Holder through use of PIN, as may be permitted by the AMC from time to time and until the PIN Facility is validly terminated by the Unit Holder.
 - ii. Usage of, or subscription to the PIN facility shall be in addition to, and not in substitution of, the existing procedure for conducting transactions. The AMC / Registrar shall not be responsible for any errors that may be committed by the Unit Holder in the process of conducting any online transaction/issuing instructions through the PIN or for error or failure of the transaction/instruction over the internet due to any network problems.
7. **Services Offered and Terms of Service:**
 - i. The Unit Holder may access the following services (hereinafter referred to as the **"Services"**) through the Internet, using the PIN facility, as and when provided by the AMC in a phased manner :
 - a. **Additional purchase of units** (provided there is payment gate way arrangement) of various schemes of the Mutual Fund including any new schemes launched by the Mutual Fund from time to time and which are tagged with the existing schemes by the Mutual Fund for the purpose of conducting such online transactions
 - b. **Redemption of units**
 - c. **Switching of units between scheme/plans/options**
 - d. **Access Log to On-line Transaction Portal**
 - e. **View valuations and personal details**
 - f. **Account Statements downloads**
 - g. **Change of PIN**
 - h. **Monitor Query Status**
 - i. **Such other services that the AMC may provide from time to time**
 - ii. The AMC reserves the right to change / modify/ amend / discontinue any of the above Services for any type of investors or specific investors or any schemes of the Mutual Fund without assigning any reason thereof. The AMC may also make changes in terms and conditions for this PIN Facility without assigning any reasons thereof and such conditions shall be binding on the Unit Holder.
 - iii. Further, applications for PIN Facility received from investors transacting with the AMC electronically, through a Power of Attorney / through arrangements via brokers / distributors or via a third party website, not being a web site designated by the AMC will not be processed for PIN generation.
 - iv. For purchases using the PIN Facility, the allotment of units of the schemes of the Mutual Fund shall be made subject to compliance with the provisions detailed under "Non-Acceptance of Third Party Payment Instruments for subscription/investments of units" under the section "How to Apply" in the Statement of Additional Information (SAI) of the Mutual Fund.
 - v. Transaction instructions entered on non business days will be processed on the following business day.
 - vi. The purchase/subscription/redemption transactions given using the PIN Facility would further be subject to the provisions with regard to the minimum amount for

subscription/ redemption as specified in the Scheme Information Document of the respective schemes.

- vi. Any redemption request would be further subject to the closing units available in the AMC/ Registrar's records.

8. Issuance of PIN:

- i. The Unit Holder agrees to provide such information to the AMC/ Registrar, as is necessary and as may be required by the AMC/Registrar for issuance of a PIN. The PIN issuance request may be rejected in case of any invalid / incomplete / ambiguous information /details provided herein. Once the Unit Holder completes the formalities of filing of relevant documents along with this PIN Application Form, Unit Holder will be issued a PIN by the AMC/ Registrar against the Folio, subject to such terms and conditions as laid down by the AMC in this regard from time to time.
- ii. The PIN granted to the Unit Holder pursuant to this PIN Application Form shall be communicated to the Unit Holder at the registered address of the sole/ first holder via courier / post, however entirely and solely at the risk of the Unit Holder.
- iii. While receiving the PIN, the Unit Holder should ensure that it is received in a closed envelope. In case the Unit Holder has any doubt that the envelope has been tampered with, the Unit Holder should immediately inform the AMC / Registrar to block the PIN.
- iv. The Unit Holder will be required to enter the PIN and Folio Number or any other transaction specific details for availing the Services under the PIN Facility.
- v. In the event of disclosure of the PIN to any third party or in case the Unit Holder is unable to use the existing PIN or in case the Unit Holder forgets the existing PIN, the AMC may at the request of the Unit Holder and at the AMC's absolute discretion issue to the Unit Holder a new PIN on these terms and conditions or under such terms and conditions as the AMC may deem fit.

9. Mode of Operation:

The following shall be the mode of operation of the PIN facility:

- i. If the mode of holding is "Single", the PIN facility will be made available to the Sole Unit Holder.
- ii. If the mode of holding is "Any one or survivor", PIN will be sent to the first Unit Holder only. The PIN Application Form will be signed by all the Unit Holders and any use of the PIN for any transaction conducted or executed by the first Unit Holder under this PIN Facility shall be deemed to have been carried out for and on behalf of all and each of the Unit Holders under the folio. All the Unit Holders under such folios agree and confirm that the First Unit Holder has the full authority to act for and on behalf of all and each of the Unit Holders under the folio in all matters relating to the PIN Facility.
- iii. If the Unit Holder is a minor, the parent/legal guardian (as registered under the folio) shall be eligible to avail of the PIN Facility till the minor attains majority. In case of minor, the PIN Application Form has to be signed by parent / legal guardian. In such a case, the personal details of the Guardian shall be submitted to the AMC/Registrar. The parent/legal guardian hereby agrees that once the minor attains majority, the right of the parent/legal guardian to operate the said folio shall cease and the parent/ legal guardian shall not use the PIN Facility. The parent/legal guardian hereby agrees to indemnify the AMC/Mutual Fund/Trustee against the claim of the said minor for any transactions made by the parent/legal guardian on behalf of the minor.

10. Cut off timings:

Transaction instructions over the internet will get processed at the Applicable NAV based on the Cut off time indicated in the Scheme Information Document (SID) of the respective schemes of the Mutual Fund. The AMC/Registrar will process any transaction request only on the basis of (i) the time of receipt of the transaction by the Mutual Fund / AMC/ Registrar; as evidenced by the time of confirmation of the transaction and / or (ii) the realization / utilization of clear funds by the AMC/ Mutual Fund, for subscription transactions.

11. Broker details and transaction charges:

In case of purchases using the PIN Facility, if the folio number of the Unit Holder already consists of a specific distributor(s), then the default broker codes for that folio will be the ARN of that distributor or the last transacted distributor in case there are multiple distributors registered under the folio. However, a facility will be available for the Unit Holder to change the ARN linked to his Folio or to classify himself as a "DIRECT" investor for online purchase of Units in the Mutual Fund. In case a broker code is assigned by the Unit Holder to the purchase transactions done using the PIN Facility, the AMC shall deduct transaction charges on such purchase transactions in accordance with the provisions of the SAI/respective SID, if the respective Broker has opted to receive transaction charges.

12. Unit Holder Covenants:

- i. The Unit Holder hereby agrees, covenants and undertakes that the PIN Facility being provided herein is an additional facility being provided by the AMC and the Unit Holder shall not demand such a facility as a matter of right and the Unit Holder may utilize the PIN Facility at the Unit Holder's sole risks, costs and consequences.
- ii. The purchase/redemption/switch of units of the Mutual Fund shall be in accordance with the terms of the SAI/respective SID of the Schemes of the Mutual Fund as amended from time to time. All orders are subject to acceptance by the AMC/ Registrar and become effective only upon confirmation by AMC/ Registrar;
- iii. The information provided through the internet to the Unit Holder through the PIN Facility is not updated on continuous basis but on regular intervals. Consequently, any information supplied to the Unit Holder will pertain to the date and time when it was last updated and not as the date and time when it is supplied to the Unit Holder. The AMC / Registrar shall not be liable for any loss that the Unit Holder may suffer by relying on or acting on such information. The Unit Holder also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the Unit Holder to browse the Website.
- iv. The Unit Holder agrees that the use of the PIN Facility is prone to risk of any loss of or interception of information over internet and that such a risk or losses arising

from use of the PIN Facility will be borne by the Unit Holder and that the AMC, its Registrar / Service Provider shall not be liable for the same. All records, whether in electronic form, magnetic medium, documents or any other with respect to instructions received for use of the PIN Facility or instructions received through use of the PIN Facility shall be conclusive evidence of such instructions and shall be binding on the Unit Holder.

- v. The Unit Holder shall be solely responsible for safekeeping of the PIN and shall not disclose the PIN to any person and shall take all possible care to prevent discovery of the PIN by any person. Any disclosure of the PIN by the Unit Holder to any other person shall be entirely at the risk of the Unit Holder. The AMC/Registrar in such cases will not accept any kind of responsibility or liability for the loss, damage, or harm. The Unit Holder should report the loss of the PIN immediately upon discovery of such an event.
- vi. The Unit Holder shall be fully liable to the AMC for every instruction entered into the Website using the PIN Facility, whether with or without the knowledge of the Unit Holder and the Unit Holder will abide by the record of instructions generated by the AMC/Registrar.
- vii. The Unit Holder acknowledges and agrees that the AMC/Registrar or its Service Providers does not guarantee or warrant that the Unit Holder will not experience any downtime or disruptions in the use of the PIN Facility. In the event of such downtime or disruption, the AMC/Registrar or its Service Providers shall use commercially reasonable efforts to reinstate accessibility and operability. Further, the AMC / Registrar does not warrant that access to the Website shall be uninterrupted, timely, secure or error free nor does it make any warranty as to the results that may be obtained from the Website or use, accuracy or reliability of the PIN Facility. The AMC / Registrar or its Service Providers may restrict, suspend, or terminate Unit Holders's access to and use of the PIN Facility at any time, without notice or liability. The Unit Holder agrees that its right to use the PIN Facility is non-exclusive, revocable and non-transferable.
- viii. The Unit Holder agrees to be bound by any terms of use, disclosures, or disclaimer as displayed by the AMC/ Registrar and its Service Providers and any that Unit Holder may affirmatively click through to accept. The Unit Holder's use of the PIN Facility shall be subject to the terms and conditions of any applicable agreements between Registrar, Service Providers and the AMC/Mutual Fund and /or Unit Holder.
- ix. The Unit Holder shall not: (a) access or use the PIN Facility for any purpose inconsistent with the substance and terms of this PIN Application Form; (b) introduce into the PIN Facility any code, virus or mechanism that would impair the PIN Facility or AMC's / Registrar's system, computers or software; (c) use the PIN Facility to gain unauthorized access to any system or database; (d) sublicense or otherwise transfer or make available Unit Holder's access to the PIN Facility to any third party that is not an authorized person; (e) disclose to any third party non-public information relating to the content or operations of the PIN Facility, which information is confidential and proprietary to the AMC / Registrar; or (f) remove or obscure any of the AMC's / Registrar's or any Service Provider's trademarks, service marks, or markings of copyright or patent rights contained in the PIN Facility.
- x. The Unit holder understands that the payment for the transaction request shall be through a payment gateway and the AMC/Mutual Fund/ Registrar will not be liable for any failures in the link or for any fraud (either at the payment gateway's end and/or the bank's end) that could take place at the time of making payment and the Unit holder undertakes to inform either the AMC or the Registrar immediately in case the Unit holder's bank account is debited but corresponding Units are not allotted to the Unit holder.
- xi. The Unit Holder agrees that the AMC/Mutual Fund/Registrar will record any change in the Unit Holder's static details only on the basis of written instructions from the Unit Holder's, subject to signature verification/validation as per normal procedure and as per the prevalent norms prescribed by the Mutual Fund/AMC/or any regulatory authority.

13. Confidentiality:

- i. The AMC/ Registrar/ Service Provider shall keep the information relating to the transactions of the Unit holder, confidential. Provided however that the AMC / Registrar / Service Provider shall be entitled to disclose any information or particulars pertaining to the Unit holder to any authority, statutory or otherwise as may be required by law or information which is already in public domain.
- ii. Further, the Unit holder's personal information may be collected/ retained/ used/ disclosed by the AMC as may be reasonably necessary for reasons including any statutory directive/ requirement, processing / monitoring of transactions etc.

14. AMC Disclaimers:

- i. The AMC/Registrar will not be in a position to verify the user of the PIN and therefore, shall not be responsible or shall not be liable for any instructions arising out of misuse of the PIN by the Unit Holder or any other third party. The Unit Holder hereby releases the Mutual Fund, AMC, Registrar and Service Providers from any liability whatsoever against misuse of the PIN. Further, neither the Mutual Fund, AMC, Registrar nor the Service Providers shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorized third parties accessing the server, any loss or damage incurred or suffered by the Unit Holder due to any error, defect, failure or interruption in the provision of the PIN Facility arising from or caused by any reason whatsoever.
- ii. Any instruction given to the AMC/ Registrar through use of the PIN shall be deemed to have been given by the Unit Holder to the AMC/ Registrar/ Service Provider and the AMC/ Registrar / Service Provider shall be entitled to assume that the said instructions are given by the Unit Holder and the AMC/ Registrar/Service Provider shall be protected for acting thereon.
- iii. The AMC / Registrar may keep its records of the transactions/ instructions through the PIN Facility in any form it wishes. In the event of any dispute, the AMC's/Registrar's records shall be binding as the conclusive evidence of the transactions/instructions carried out using the PIN.

15. Indemnity:

- i. The Unit Holder shall at all times indemnify the AMC, Trustee, Mutual Fund, Registrar, directors, officers, employees, successors and assigns, representatives

of the AMC / Trustee / Mutual Fund and its Service Providers from and against any and all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any use of the PIN Facility and from and against any and all damages, costs, liabilities, charges and expenses (including without limitation, interest and legal fees) in respect thereof, unless the same is caused by gross negligence, bad faith or willful default on the part of the Mutual Fund / AMC / Trustee/ the Registrar, as the case may be.

- ii. In no event will the Mutual Fund / AMC/ Trustee / Registrar / Service Provider be liable to the Unit holder for any special, indirect, consequential or incidental loss or damages even if the Unit holder has advised the Mutual Fund/ AMC/ Registrar/ Service Provider of such possibility.

16. Termination:

- i. If the Unit Holder wishes to terminate the PIN Facility and disable the PIN, the Unit Holder may terminate the PIN Facility by making an application to the AMC/ Registrar in writing and signed by the Unit Holder along with all the Joint holders, if any. The AMC / Registrar shall disable the PIN granted to the Unit Holder, if any, at any time within a period of 3 business days from the date of receipt of the said Application.
- ii. The AMC is also authorised to terminate the PIN facility without prior notice on the occurrence of any event, which in the sole opinion of the AMC, may have a material or adverse impact on the Unit Holder's designated Folio, or on the operations of the schemes of the Mutual Fund / the AMC / Registrar/ Service Provider, including but not limited to:
 - a. Non-compliance of the Terms and Conditions set out herein;
 - b. Death, insolvency, bankruptcy or liquidation of the Unit Holder;
 - c. Any other cause arising out of operation of law;
 - d. Closing of Unit Holder's account;
 - e. Such other reason(s) as the AMC may, in its sole and absolute discretion deem proper.
- iii. For the purpose of interpretation, an event having a material or adverse impact shall include any event, which in the opinion of the AMC, shall impact the reputation of the Mutual Fund, its functioning, any potential losses to any of them, any event which in the opinion of the AMC would amount to a fraud on the designated Folio, or any other event which the AMC may, in its absolute discretion, decide would have an adverse impact on its operations. Provided, however, that any instructions received by the AMC / Registrar / Service Provider, through the PIN Facility or any online transaction executed by the Unit Holder, before the termination of the PIN Facility and disabling of the PIN shall be considered to be a valid instruction to the AMC / Registrar/ Service Provider to execute such online transaction.

17. Governing Law & Jurisdiction:

- i. In the case of any disputes, the matter will be referred to arbitration at the first instance and settled through arbitration proceedings as per the rules of the Indian Arbitration and Conciliation Act, 1996. The place of Arbitration will be at Mumbai.
- ii. The Courts in Mumbai shall have jurisdiction over all disputes arising out of or in respect of this PIN Application Form.

18. Notice:

- i. Any notice, communication or documents required to be given by either Party to the other under the terms of this PIN Application Form, may be given by personal delivery, registered post, speed post, by fax, or by other electronic medium as agreed by both Parties from time to time, at the following addresses:
 - a. If to the Mutual Fund: Union KBC Asset Management Company Private Limited, 7th Floor, Piramal Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel (W), Mumbai 400013.
Further, communications/documents in the normal course of business may also be sent to any of the Official Points of Acceptance of the Mutual Fund.
 - b. If to the Unit Holder: At the address of the Unit Holder as recorded with the AMC/ Registrar.
- ii. The notice, communication or document shall be deemed to be effective if given by personal delivery when so delivered, if given by post on expiration of seven days after the notice, communication or document is delivered to the post office for onward despatch; if given by fax or telex upon transmission thereof. Provided that any notice, communication or document given by fax, shall be followed by a confirmation in writing.

19. Miscellaneous:

- i. The access of the PIN Facility or the use of the PIN, as the case may be, shall be deemed acceptance of the other terms and conditions of the Statement of Additional Information/ Scheme Information Document of the respective schemes of the Mutual Fund and all other terms and conditions as posted on the Website and the Unit Holder will unequivocally be bound by such terms and conditions.
- ii. The AMC/ Registrar may restrict the investment/redemption amount through the PIN Facility from time to time in line with the prudent risk management requirements and to protect the overall interest of the investors of the Mutual Fund.
- iii. All transactions using the PIN Facility would further be subject to the provisions of the SAI and the respective SID including the provisions of the "Prevention of Money Laundering and Know Your Client" requirements as detailed in the SAI.
- iv. An acknowledgement/reference number shall be generated on the submission of the transaction request using the PIN Facility and the Unit Holder is requested to retain the acknowledgement/reference number for future reference.
- v. The headings in this PIN Application Form are for convenience only and are not intended to have any legal effect nor purport to be complete or accurate descriptions of content thereof and shall not be used to interpret the provisions of this PIN Application Form.
- vi. In the event, any of the aforesaid Terms and Conditions shall be rendered/ held to be unenforceable due to any regulatory changes, the remaining terms and conditions shall be unimpaired and the unenforceable term or condition shall be replaced by such enforceable term or condition as may come closest to the intention underlying the unenforceable term or condition.

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SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM

Registration Cum Mandate Form For ECS (Debit Clearing) / Direct Debit

(Please read the instructions overleaf carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Broker Code/ ARN	Sub-Broker Code/ Branch Code	Branch Manager Code	LG/ MO/ CRE Code	EUIN* (Refer Section 'G' of instructions)	Collection Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
					Time Stamping

☐ *I/We hereby confirm that the EUIN 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. APPLICANT INFORMATION [Please shade (●)] (Refer Section 'A and B' of Instructions)

Folio No.	(For Existing Unit Holders)	OR	Application No. 5002914	(For New Investors)
Name of First Applicant/ Unit Holder [Please shade (●)]	<input type="radio"/> Mr.	<input type="radio"/> Ms.	<input type="radio"/> M/s.	Permanent Account Number (PAN)

2. INVESTMENT DETAILS [Please shade (●)] (Refer Section 'C' of Instructions) Please allow minimum 30 days for ECS/ Direct Debit/ Standing Instructions to register and start.

☐ New SIP Registration ☐ SIP Renewal ☐ Change in SIP Bank Mandate ☐ Micro SIP

Scheme

Plan ☐ Other than Direct Plan ☐ Direct Plan

Option ☐ Growth (Default) ☐ Dividend Pay Out ☐ Dividend Sweep ☐ Dividend Re-investment (Default plan/ option/ facility will be applied in case of no information, ambiguity or discrepancy)

SIP Date ☐ 2nd ☐ 8th (Default) ☐ 15th ☐ 23rd SIP Frequency ☐ Monthly (Default) ☐ Quarterly

SIP Period From To ☐ December 2099 (Default) SIP Amount in ₹ (Figures)

First SIP Cheque/DD No Cheque/DD Amount in ₹ Dated

Document attached in the case of third party payments ☐ Proof / Bank Certificate for DD ☐ Third Party Payment Declaration Form

3. BANK ACCOUNT DETAILS (as per Bank records) [Please shade (●)] (Refer Section 'D' of Instructions)

I/We hereby, authorise Union KBC Mutual Fund and their authorised service providers, to debit my/our following bank account through ECS (Debit Clearing)/Auto debit to account for collection of SIP payments.

Bank Account Number (please provide Core Banking Account Number only)

Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others (Please Specify)

Name of Sole/ First Bank Account Holder

Name of Second Bank Account Holder

Name of Third Bank Account Holder

Name of Bank

Branch & City PIN

IFSC CODE MICR CODE Mandatory to submit a cancelled cheque leaf of the bank account mentioned here

(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)

4. DECLARATION & SIGNATURES (Refer Section 'E' of Instructions)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I / We would not hold the user institution responsible. I / We will also inform AMC, about any changes in my/our bank account. 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 agree to have read and understood the terms and conditions with regard to payment of transaction charges as specified in the SID/SA/KIM and addenda thereto and this application form and instructions thereto. I/ We hereby confirm that Union KBC Mutual Fund/ Union KBC Asset Management Company Private Limited and its empanelled broker(s) has not given 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 will not be responsible if such investment is ultravires the relevant constitution.

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).

Signature Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Signature Second Applicant/ POA/ Authorised Signatory	Signature Third Applicant/ POA/ Authorised Signatory
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5. AUTO DEBIT AUTHORISATION BY BANK ACCOUNT HOLDER (Refer Section 'F' of Instructions)

The Branch Manager

Bank Branch

A/C No

This is to inform that I/We have registered for the RBIs Electronics Clearing Service (Debit Clearing)/Auto debit-facility and that my payment towards my SIP installments of Union KBC Mutual Fund shall be made from my/our above mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto debit form to get it verified and executed. I/We hereby authorise you to debit verification charges if any from my account.

Signature First Account holder's (As in Bank Records)	Signature Second Account holder's (As in Bank Records)	Signature Third Account holder's (As in Bank Records)
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FOR BANK USE ONLY

I/We hereby certify that the particulars furnished above are correct as per our records and we hereby declare that the copy of this form, duly completed, has been submitted to us.

Recorded on Recorded by

Branch

Bank Stamp and Signature of Authorised Bank Official

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No. 5002914

SIP through ECS /Auto Debit Form

Folio No./ Application No.

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

First Cheque No. Dated Amount (₹)

Scheme / Plan / Option / Frequency

Amount (₹) SIP Period Date of Commencement

Collection centre's stamp with date and time of receipt

INSTRUCTIONS FOR COMPLETING SIP AUTO DEBIT 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, if any, carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
2. PAN is mandatory requirement for all investors for investing in mutual fund, except for Micro investments and investors from Sikkim. Micro investments exemption will be applicable only to investments by individuals (including NRIs but excluding PIOs), minors, sole proprietary firms and to investments made by joint holders.
3. KYC Compliance is mandatory for all investors, irrespective of the amount of investment.
4. Existing unit holders need not fill in the Investment Application Form. New applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form.
5. We would send an Account Statement confirming systematic investment within 10 working days from the date of first systematic investment transaction. Confirmation for subsequent Systematic Investments would be sent on a quarterly basis.

B. APPLICANT / UNIT HOLDER INFORMATION

1. Please furnish the existing folio number/ application number of common application form, name and PAN details of sole/first unit holder in section 1.

C. INVESTMENT DETAILS

1. Please indicate whether the request is for registration of a new SIP/Micro SIP, renewal of an existing SIP or for change in bank mandate of an existing SIP.
2. Please furnish/indicate the following details with respect to systematic investment:-
 - a. Scheme/ Plan/ Option/ Facility and dividend frequency, wherever applicable.
 - b. Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment, default plan/ option/ facility and other scheme details.
 - c. SIP Frequency (Monthly/Quarterly) and SIP Date (2nd 8th 15th and 23rd of every month).
 - d. Details of the first SIP cheque.
3. First SIP investment can be for any day of the month. However, please note that there has to be a minimum gap of 30 days between first investment and first SIP instalment.
4. Each of the SIP instalments excluding the initial cheque should be of the same amount and date.
5. In case the applicant/ unit holder have not indicated SIP preferences completely in the form or in case of any discrepancy, we would presume the same as follows: SIP frequency: Monthly; SIP date: 8th; An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2099. In case no end date is selected, the default end date will be considered as end date. Scheme name: same as mentioned on the 1st cheque, SIP amount: same as mentioned on the 1st cheque.
6. Micro investments application will be rejected by the AMC where it is found that the registration of the application will result in the aggregate of Micro investments in a financial year exceeding ₹ 50,000/- or where there are deficiencies in the documents submitted by the investors in lieu of PAN as mentioned above.

D. BANK ACCOUNT DETAILS

1. Please furnish the Bank account details from which the SIP Auto Debit is to be effected.
2. Please note that the first account holder in bank records need not necessarily be the first applicant / unit holder in the Applicant/Unit holder information section on this form.
3. It is mandatory to furnish the 9 Digit MICR Code of your Bank in this section. This is the number appearing next to the cheque number on the MICR band at the

bottom of the cheque. In the absence of this information, SIP application is liable to be rejected.

4. In case the first SIP investment is through a DD or a Pay Order, please enclose either a cancelled cheque leaf or a copy of a cheque of the account for which ECS (Debit Clearing)/ Direct Debit is to be registered. If it is through a cheque, please ensure that the cheque needs to be from the same bank account which would help us in verifying bank details appearing in the cheque with the details furnished in this form and in case of any discrepancies, to inform the investor for early corrective action.
5. Where the payment instrument/advice does not mention the bank account holders' name(s), investor should provide self-attested bank pass book copy/ bank statement/ bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances:
 - Payment by parents / grand-parents / related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as gift provided the purchase value is less than or equal to ₹ 50,000/- and KYC is completed for the registered Guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and Parents/ Grand-Parents/ Related persons is also required along with the application form.
 - Payment by an Employer on behalf of Employee under Systematic Investment Plans or lump-sum/ one-time subscription through Payroll deductions provided KYC is completed for the employee who is the beneficiary investor and the employer who is making the payment. Additional declaration in the prescribed format signed by employee and employer is also required along with the application form.
 - Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian. Additional declaration in the prescribed format signed by Custodian and FII/ Client is also required along with the application form.
 - 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.
6. Please note that in the event of a minor mismatch between the bank account number mentioned in the application form and as appearing in the cheque leaf submitted, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf.

E. DECLARATION & SIGNATURES

1. This section needs to be signed by the applicant(s)/ unit holder(s) at the places marked as per the mode of holding recorded with us (i.e. 'Single', 'Anyone or Survivor' or 'Joint').

F. AUTO DEBIT AUTHORISATION BY BANK ACCOUNT HOLDER(S)

1. Please indicate the name of the bank & branch, bank account number.
2. If the mode of operation of bank account is joint, all bank account holders would need to sign at the places marked in the same order and manner in which their signatures appear on bank account.

G. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) 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 EUIIN 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/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/declaration.** The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

TERMS AND CONDITIONS

1. The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Union KBC Mutual Fund without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice.

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra	Bhopal	Delhi	Hyderabad	Kota	Pune	Tirupati
Ahmedabad	Bhubaneswar	Dhanbad	Indore	Lucknow	Raichur	Trichur
Allahabad	Bijapur	Durgapur	Jabalpur	Ludhiana	Raipur	Trichy
Amritsar	Bikaner	Erode	Jaipur	Madurai	Rajkot	Trivandrum
Anand	Calicut	Gadag	Jalandhar	Mandya	Ranchi	Tumkur
Asansol	Chandigarh	Gangtok	Jammu	Mangalore	Salem	Udaipur
Aurangabad	Chennai	Goa	Jamnagar	Mumbai	Shimla	Udipi
Bangalore	Cochin	Gorakhpur	Jamshedpur	Mysore	Shimoga	Varanasi
Bardhaman	Coimbatore	Gulbarga	Jodhpur	Nagpur	Sholapur	Vijayawada
Baroda	Cuttack	Guwahati	Kakinada	Nasik	Siliguri	Vizag
Belgaum	Dargeeling	Gwalior	Kanpur	Nellore	Surat	
Bhavnagar	Davangere	Haldia	Kolhapur	Patna	Thirupur	
Bhilwara	Dehradun	Hubli	Kolkata	Pondicherry	Tirunelveli	

List of Banks for SIP Direct Debit Facility

Axis Bank, Bank of Baroda, Bank of India, Citibank, Corporation Bank, IDBI Bank, IndusInd Bank, Kotak Bank, Punjab National Bank, State Bank of India, Union Bank of India

2. Applications for SIP Auto Debit (ECS/Direct Debit) Facility would be accepted only if the bank branch participates in local MICR/ECS clearing.
3. In case the investor's bank chooses to cross verify the auto debit mandate with him/her as the bank's customer, investor would need to promptly act on the same. Union KBC Mutual Fund, its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by investors bank/branch or its refusal to register the SIP mandate or any charges that may be levied by the Bank/Branch on investor/applicant.
4. Union KBC Mutual Fund/ Union KBC Asset Management Company Private Limited, its Registrar and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
5. The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured or the Bank Account [for ECS (Debit clearing)/Direct Debit] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit] is not submitted at least 30 days before the next SIP Auto Debit.
6. Union KBC Mutual Fund reserves the right not to re-present any mandate for Auto Debit facility, if the registration could not be effected in time for reasons beyond its/their control.
7. Applicant/ unit holder can change bank account or discontinue this facility by giving 15 days written notice to any of our customer service centres.

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 KBC Mutual Fund

No. 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600097.

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



Union KBC Asset Management Company Pvt. Ltd.

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

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

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

BANKER'S CERTIFICATE

(in case of Demand Draft / Pay Order / Any Other Pre-funded instrument)

To whomsoever it may concern

We hereby confirm the following details regarding the instrument issued by us:

Instrument Details:

Instrument Type ☐ Demand Draft (Debit to account) ☐ Demand Draft (Against cash ≤ ₹ 50,000) ☐ Pay Order/ Banker's Cheque

Instrument No. Dated Investment Amount in ₹ (Figures)

In favour of/ favouring _____

Payable at _____

Details of Bank Account Debited for issuing the instrument:

Bank A/C Number Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

Account Holder/ Applicant* Details	Name	PAN
1.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Address of the Account Holder/ Applicant:

If the issuing Bank branch is outside India:

We further declare that we are registered as a Bank/ branch as mentioned below:

Under the Regulator	Name of the Regulator
In the Country	Country Name
Registration No.	Registration Number

We confirm having carried out necessary Customer Due Diligence with regard to the beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws and other applicable relevant laws in our country

Branch Manager/ Declarant(s)

Signature _____

Employee Code _____

Name _____

Address _____

City _____ State _____

Postal Code _____ Country _____ Contact Number _____

Bank & Branch Seal
Mandatory

Important Note: It is clarified that the Bankers Certificate suggested above is recommendatory in nature, as there may be existing Bank Letters / Certificates / Declarations, which will confirm to the spirit of the requirements, if all required details are mentioned in the certificate.

*In case of demand draft, the name, address and PAN (except PAN exempted categories) of the person who has requested for such instrument is mandatory.

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INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. **Self attested copy of PAN card is mandatory.**
2. 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 [E].
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OC Card and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. 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.
10. 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 (*Documents having an expiry date should be valid on the date of submission.):

1. 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).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. 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.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill -Not more than 3 months old.

3. Bank Account Statement/Passbook -Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. 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 or Parliament/ Documents issued by any Govt. or Statutory Authority.
6. 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.
7. 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.)

1. 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.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. Micro schemes such as Systematic Investment Plan (SIP), where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000.

E. 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.

F. 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 in E(5) above, may also conduct the In Person Verification and confirm this in the KYC Form.

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CAMS Customer Service Centres / CAMS Transaction Points: (For all Schemes except for Union KBC Liquid Fund and Union KBC Ultra Short Term Debt Fund)

• **Agartala** - Advisor Chowmuhani (Ground Floor) Krishnanagar Agartala Agartala Tripura - 799001. • **Agra** - No. 8, 1st Floor Maruti Tower Sanjay Place Agra Uttarpradesh - 282 002. • **Ahmedabad** - 402-406, 4th Floor - Deypath Building Off C G Road Behind Lal Bungalov Ellis Bridge Ahmedabad Gujarat - 388 006. • **Ahmednagar** - 203-A, Millau Chambers Old Vasant Talkies Market Yard Road Ahmednagar Maharashtra - 414 001. • **Ajmer** - AMC No. 423/30 Near Church Brahmapuri, Opp T B Hospital Jaipur Road Ajmer Rajasthan - 305 001. • **Akola** - Opp. RLT Science College Civil Lines Akola Maharashtra - 444 001. • **Aligarh** - City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttar Pradesh - 202 001. • **Allahabad** - 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad Uttarpradesh - 211 001. • **Alleppey** - Doctor; tower Building Door No. 14/2562 1st floor North of Lorn Bridge Near Hotel Arcadia Regency Alleppey Kerala - 688 001. • **Alwar** - 256A, Scheme No. 1, Aya Nagar Alwar Rajasthan - 301 001. • **Amaravati** - 81, Gulshan Tower, 2nd Floor Near Panchsheel Talkies Amaravati Maharashtra - 444 601. • **Ambala** - Opposite PEER Bal Bhavan Road Ambala Triyana - 134 003. • **Amritsar** - SCO - 18J, 'C' Block Ranjit Avenue Amritsar Punjab - 143 001. • **Anand** - 101, A.P. Tower, B/H, Sardar Gunj Next to Nathvani Chambers Anand Gujarat - 388 001. • **Anantapur** - 15-50/33, 1 Floor Pallavi Towers Anantapur Andhra Pradesh - 515 001. • **Andheri** - CTS No.411, CitiPoint Gundivali, Tel Gali Above C.T.Chawani Hall Andheri Maharashtra - 400 069. • **Ankleshwar** - Shop No - F-56 First Floor,Omkar Complex Off Old Colony, Nr Valia Char Rasta GIDC Ankleshwar-Bharuch Gujarat - 393 002. • **Asansol** - Block - G-1st Floor P C Chatterjee Market Complex Rambhandu Talab P O Ushagram Asansol West Bengal - 713 303. • **Aurangabad** - Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad Maharashtra - 431 001. • **Balasure** - B C Sen Road Balasure Orissa - 756 001. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensan Road (Next to Manjapal Centre) Bangalore Karnataka - 560 042. • **Bareilly** - F-62-63, Butler Plaza Civil Lines Bareilly Bareilly Uttar Pradesh - 243 001. • **Basti** - Office no. 3, 1st Floor Jaina Shopping Complex, (Opposite Pandey School) Station Road Basti Uttar Pradesh - 272 002. • **Belgaum** - 1st Floor, 221/2A/1B Vaccine Depot Road Near 2nd Railway gate, Tilakwadi, Belgaum Karnataka - 590 006. • **Belgaum** - 60/5 Mullangi Compound Gandhi Nagar Main Road (Old Gopsalwam Road) Bellary Karnataka - 583101. • **Berhampur** - First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road Orissa Berhampur Orissa - 760 001. • **Bhagalpur** - Kri.Jishna, 1 Floor Near Mahadev Cinema Dr.P.R.Road Bhagalpur Bhagalpur Bihar - 812 002. • **Bharuch** (parent: Ankleshwar TP) - F-108, Rangoli Complex Station Road Bharuch Bharuch Gujarat - 392 001. • **Bhatinda** - 2907 GH,GT Road Near Zila Parishad BHATINDA BHATINDA Punjab - 151 001. • **Bhavnagar** - 305-306, Sterling Point Waghawadi Road OPP.HDFC BANK Bhavnagar Gujarat - 364 002. • **Bhilai** - 2009, Khichariya Complex Opp IDBI Bank Nehru Nagar Square Bhilai Chhattisgarh - 490 020. • **Bhilwara** - Indraprastha tower Second floor Shyam ki sabji mandir Near Mukhariya garden Bhilwara Rajasthan - 311 001. • **Bhopal** - Plot no 10, 2nd Floor Alankar Complex Near ICICI Bank MP Nagar, Zone II Bhopal Madhya Pradesh - 462 011. • **Bhubaneswar** - Plot No - 111, Varaha Complex Building 3rd Floor, Station Square Kharnel Nagar,Unit 3 Bhubaneswar Orissa - 751 001. • **Bhuj** - Data Solution, Office No.17 1st Floor Manipal Building Opp Hotel Prince Station Road Bhuj - Kutch Gujarat - 370 001. • **Bhusawal** (Parent: Jalgaon TP) - 3, Adelaade Apartment Christan Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal Bhusawal Maharashtra - 425 001. • **Bikaner** - F-4 5 Bothra Complex Modern Market Bikaner Bikaner Rajasthan - 334 001. • **Bilaspur** - Beside HDFC Bank Link Road Bilaspur Bilaspur Chattisgarh - 495 001. • **Bokaro** - Mazzaanine Floor F-4, City Centre, Sector 4, Bokaro Steel City Bokaro Jharkhand - 827 004. • **Burdwan** - 399, G T Road Basement of Talk of the Town Burdwan West Bengal - 713 101. • **Calicut** - 29/97G 2nd Floor Gulf Air Building Mavor Road Arayidathupalam, Calicut Kerala - 673 016. • **Chandigarh** - Deepak Tower SCO 154-155, 1st Floor Sector 17-C Chandigarh Punjab - 160 017. • **Chennai** - Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai Tamil Nadu - 600 034. • **Chennai (OMR)** - Ground Floor 148 Old Mahabalipuram Road Okkiam, Thuraiyakkam Chennai Tamil Nadu - 600 097. • **Chhindwara** - Office No. 1, Parasra Road Near Mehta Colony Chhindwara Madhya Pradesh - 480 001. • **Chittoorgarh** - 3 Ashok Nagar Nr Heera Vatika Chittorgarh Rajasthan - 312 001. • **Cochin** - Door No. 64/5871 - D - 3rd Floor Ittoop's Imperial Trade Centre M.G. Road North Cochhin Kerala - 682 035. • **Coimbatore** - Old # 66 New # 86, Lokamanyu Trade (West) Ground Floor R.S.Puram Coimbatore Tamil Nadu - 641 002. • **Cuttack** - Near Indian Overseas Bank Cantonment Road Mata Math Cuttack Orissa - 753 001. • **Darbhanga** - Shahi Complex 1st Floor Near BR Memorial Hospital,V.I.P. Road, Benta Laharsadri Darbhanga Darbhanga Bihar - 846 001. • **Davengere** - 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Davengere Karnataka - 577 002. • **Dehradun** - 204/121 Nari Ship Mandir Marg Old Connaught Place Dehradun Uttarakhand - 248 001. • **Deoghar** - S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town Deoghar Jharkhand - 814 112. • **Dhanbad** - Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad Jharkhand - 826 001. • **Dharmapuri** - 16A/63A, Pidamaneri Road Near Indoor Station Dharmapuri Dharmapuri Tamil Nadu - 636 701. • **Dhule** - H.No. 1793/A - J.B. Road Near Tower Garden Dhule Maharashtra - 424 001. • **Durgapur** - City Plaza Building 3rd floor City Centre Durgapur West Bengal - 713 216. • **Erode** - 197, Seshaiyer Complex Agharham Street Erode Tamil Nadu - 638 001. • **Faizabad** - 64 Cantonment Near GPO Faizabad Faizabad Uttar Pradesh - 224 001. • **Faridabad** - B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridabad Haryana - 121 001. • **Gandhidham** - Plot No. 261 1st Floor, Sector 1A, Om Mandap Gali, Gandhidham Gujarat - 370 201. • **Ghaziabad** - 113/61 Floor Navvay Market Gazhiabad Uttarpradesh - 201 001. • **Goa** - No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) Goa - 403 001. • **Gondal** (Parent: Rajkot) - A/177 Kailash Complex Opp: Khedut Decor, GONDAL Gujarat - 360 311. • **Gorakhpur** - Shop No. 3, Second Floor, The Mall Cross Road, A-D. Chowk Bank Road Gorakhpur Uttarpradesh - 273 001. • **Gulbarga** - Plt Complex, 1st Floor, City Bus Stop, SuperMarket Gulbarga Gulbarga Karnataka - 585 101. • **Guntur** - Door No 5-38-44/5/1 BRODIPET Near Ravi Sankar Hotel Guntur Andhra Pradesh - 522 002. • **Gurgaon** - SCO - 16, Sector - 14, First floor Gurgaon Haryana - 122 001. • **Guwahati** - A.K. Azad Road, Rehbari Guwahati Assam - 781 008. • **Gwalior** - G-6 Global Apartment Kailash Vihar Colony Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh - 474 002. • **Haldia** - 2nd Floor, New Market Complex 2nd Floor, New Market Complex Durgachak Post Office, Purba Medinipur District, Haldia Haldia West Bengal - 722 602. • **Haldwani** - Durga City Centre Nainital Road Haldwani Haldwani Uttarakhand - 263 139. • **Hazaribag** - Municipal Market Annanda Chowk Hazaribag Hazaribag Jharkhand - 825 301. • **Himmatnagar** - D-78 First Floor New Durgu Bazar Near Railway Crossing Himmatnagar Himmatnagar Gujarat - 383 001. • **Hisar** - 12, Opp. Bank of Baroda Red Square Market Hisar Hisar Haryana - 125 001. • **Hoshiarpur** - Near Archies Gallery Shimla Pahan Chowk Hoshiarpur Hoshiarpur Punjab - 146 001. • **Hosur** - Shop No.8 J D Plaza OPP TNEB Office Royakotta Road Hosur Tamil Nadu - 635 109. • **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 - 482 001. • **Jaipur** - R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar Punjab - 144 001. • **Jalgaon** - Rustomji Intotech Services 70, Navpethi Opp. Old Bus Stand Jalgaon Maharashtra - 425 001. • **Jalna** C.C. (Parent: Aurangabad) - Shop No. 11, 1st Floor, Ashoka Plaza Opp: Magistic Talkies Subhash Road Jalna Jalna Maharashtra - 431 203. • **Jammu** - JRD'S Hightests, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu J & K - 180 004. • **Jamnagar** - 217/218, Manek Centre PN. Marg Jamnagar Gujarat - 361 008. • **Jammedhpur** - Millennium Tower, "R" Road Room No: 15 First Floor, Bistupur Jamshedpur Jharkhand - 831 001. • **Jaunpur** - 248, FORT ROAD Near AMBER Hotel Jaunpur UTTAR PRADESH - 222 001. • **Jhansi** - Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi Uttarpradesh - 284 001. • **Jodhpur** - 1/5, Nirmal Tower 1st Chopasani Road Jodhpur Rajasthan - 342 003. • **Junagadh** - Circle Chowk, Near Chokisi Bazar Kaman, Gujarat Junagadh Gujarat - 362 001. • **Kadapa** - Bandi Subbaramiah Complex D.No:3/1718, Shop No: 8 Raja Reddy Street Kadapa Kadapa Andhra Pradesh - 516 001. • **Kakinada** - 33-31, 44 Sri Sathya Complex Main Road Kakinada Kakinada Andhra Pradesh - 533 001. • **Kalyani** - A - 1/50, Block - A, Dist Nandi Kalyani West Bengal - 741 235. • **Kannur** - Room No. 14/435 Casa Marina Shopping Centre Talap Kannur Kannur Kerala - 670 004. • **Kanpur** - I Floor 106 to 108 CITY CENTRE Phase II 63/2, THE MALL Kanpur Uttarpradesh - 208 001. • **Karimnagar** - H.No.7-1-257, Upstairs S B Mangammathota Karimnagar Karimnagar Andhra Pradesh - 505 001. • **Karnal** (Parent: Panipat TP) - 7, Ist Floor, Opp Bata Showroom Kunjapura Road Karnal Karnal Haryana - 132 001. • **Karur** - 126 G, V.P.Towers, Kovai Road Basement of Axis Bank Karur Karur Tamil Nadu - 639 002. • **Katni** - 1st FLOOR, GURUNAK DHARMAKANTA, JABALPUR ROAD, BARGAWAN, KATNI Madhya Pradesh - 483 501. • **Kestopur** (Parent: Kolkata CSC) - 148, Jessore Road, Block-B (2nd Floor) Nager Bazar Kestapur Kolkata Kestopur West Bengal - 700 074. • **Khammam** - Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajnagar, Wyra Road, Near Baburao Petrol Pump, KHAMMAM Andhra Pradesh - 507 001. • **Kharagpur** - H.No.291/1, WARD NO.15 MALANCHAIN MAIN ROAD OPPOSITE UCO BANK Kharagpur Kharagpur West Bengal - 721 301. • **Kolhapur** - 2-B, 3rd Floor, Ayodhya Towers Station Road, Kolhapur Maharashtra - 416 001. • **Kolkata** - "Saket Building" 2nd floor, 44 Park Street Kolkata West Bengal - 700 016. • **Kollam** - Kochupillamood Junction Near V.L.C, Beach Road Kollam Kerala - 691 001. • **Kota** - B-33 Kalyan Bhawan Triangle Part, Vallabh Nagar Kota Rajasthan - 324 007. • **Kottayam** - KMC /IX 1331 A Opp: Malayala Manorama Railway Station Road Thekkummoottil Kottayam Kerala - 686 001. • **Kumbakonam** - Jalaini Complex 47, Mutt Street Kumbakonam Tamil Nadu - 612 001. • **Kurnool** - H.No.43/8, Upstairs Uppini Arcade, N R Petta Kurnool Kurnool Andhra Pradesh - 518 004. • **Lucknow** - Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow Uttarpradesh - 226 001. • **Ludhiana** - U/G, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana Punjab - 141 002. • **Madurai** - # 1st Floor, 278, North Perumal Malaiy Street (Nadar Lane), Madurai, Tamil Nadu - 625 001. • **Maldia** - Dakhin Abasan Opp Lane of Hotel Kallings SM Pally Malda Malda West Bengal - 732 011. • **Mangalore** - No. 4 & G 5, Inland Monarch Opp. Karnataka Bank And Main Road, Kark Mangalore Karnataka - 575 003. • **Manipal** - Trade Centre, 2nd Floor, Syndicate Circle, Starting Point Mangal Karmaka - 576 104. • **Mapusa** (Parent ISC: Goa) - Office no. CF-8, 1st floor, Business Point Above Bicholim Urban Co-op Bank Angod Mapusa Goa - 403 507. • **Margao** - Virginkar Chambers I Floor Near Kamath Milan Hotel, New Mangal Near Lily Garment, Old Station Road Margao Margao Goa - 403 601. • **Mathura** - 159/160 Vikas Bazar Mathura Uttarpradesh - 281 001. • **Meerut** - 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut Uttarpradesh - 250 002. • **Mehsana** - 1st Floor, Subhadra Complex Urban Bank Mehsana Mehsana Gujarat - 384 002. • **Moga** - Gandhi Road Opp Union Bank of India, Moga Moga Punjab - 142 001. • **Moradabad** - B-612 'Sudhakar' Lajpat Nagar Moradabad Uttarpradesh - 244 001. • **Mumbai** - Rajababdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Muzaffarpur** - Brahman toll, Durgasthan Gola Road Muzaffarpur Bihar - 842 001. • **Mysore** - No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakti Medicals) Saraswati Puram Mysore Karnataka - 570 009. • **Nadiad** (Parent TP: Anand TP) - 8, Ravi Kari Complex Ground Floor Nanakumhnath Road Nadiad Nadiad Gujarat - 387 001. • **Nagpur** - 145 Lendra New Ramdaspeeth Nagpur Maharashtra - 440 010. • **Namakkal** - 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trinhy Road Namakkal Namakkal Tamil Nadu - 637 001. • **Nasik** - Ruturang Bungalov, 2 Godavani Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik Maharashtra - 422 005. • **Navsari** - Dinesh Vasani & Associates 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies Chinnabai Road Navsari Gujarat - 396 445. • **Nellore** - 97/56, 1st Floor Immediatstey Towers Ranganayakulapet Road, Santhapet, Nellore Andhra Pradesh - 524 001. • **New Delhi** - 7-E 4th Floor, Deen Dayaal Research Institute Bldg Swami Ram Tirath Nagar Jhanderwalan extn. Near Videocoin Tower New Delhi New Delhi - 110 055. • **Noida** - C-81, 1st Floor, Sector - 2 Noida Uttar Pradesh - 201 301. • **Palakkad** - 10/ 688, Sreedevi Residency Mettuppalayam Street Palakkad Palakkam Kerala - 678 001. • **Palanpur** - Tirupati Plaza, 3rd floor 1-11 Opp. Government Quarter College Road Palanpur Palanpur Gujarat - 385 001. • **Panipat** - 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat Haryana - 132 103. • **Patiala** - 35, New Lal Bagh Colony Patiala Punjab - 147 001. • **Patna** - G-3 Ground Floor OM Vihar Complex SP Verma Road Patna Bihar - 800 001. • **Pondicherry** - S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry Pondicherry - 605 001. • **Pune** - Nirmitti Emimence, Off No. 6, I Floor Opp Abhishek Hotel Mehendale Garage Road Erandawade Pune Maharashtra - 411 004. • **Rae Bareilly** - 17, Anand Nagar Complex Rae Bareilly Rae Bareilly Uttar Pradesh - 229 001. • **Raipur** - HIG-C-23 Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492 004. • **Rajahmundry** - Door No: 6-2-12, 1st Floor Rajeswari Nilayam Near Vamsikrishna Hospital, Nyapaty Vairi Street T Nagar Rajahmundry Andhra Pradesh - 533 101. • **Rajapalayanam** - No 59 A/1, Railway Feeder Road Near Railway Station Rajapalayanam Rajapalayanam Tamil Nadu - 626 117. • **Rajkot** - Office 207 - 210, Everest Building Harinar Chowk Opp Shastri Maidan Limda Chowk Rajkot Gujarat - 360 001. • **Ranchi** - 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal Ranchi Jharkhand - 834 001. • **Ratlam** - Daffra & Co 18, Ram Bagh Near Scholar's School Ratlam Madhya Pradesh - 457 001. • **Ratnagiri** - Kohinoor Complex Near Natya Theatre Nachane Road Ratnagiri Ratnagiri Maharashtra - 415 639. • **Rohtak** - 205, 2ND Floor, Big. No. 2, Munjal Complex, Delhi Road, Rohtak Haryana - 124 001. • **Roorklee** - 22 CIVIL LINES GROUND FLOOR HOTEL KRISH RESIDENCY Roorklee Roorklee Uttarakhand - 247 667. • **Rourkela** - 1st Floor Mangal Bhawan Phase II Power House Road Rourkela Orissa - 769 001. • **Sagar** - Opp. Somani Automobiles Bhagwanagar Sagar Madhya Pradesh - 470 002. • **Sahanpur** - I Floor, Krishna Complex Opp. Hathi Gate Court Road Sahanpur Sahanpur Uttar Pradesh - 247 001. • **Salem** - No.2, I Floor Vivekananda Street, Near Fairlands Salem Tamil Nadu - 636 016. • **Sambalpur** - C/O Raj Tibrewal & Associates Opp. Town High School, Sansarkar Sambalpur Orissa - 768 001. • **Sangli** (Parent: Kolhapur) - Diwan Niketan 313, Radhakrishna Vasanhat Opp. Hotel Suruchi, Near S.T. Stand Sangli Sangli Maharashtra - 416 416. • **Satara** - 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Satara Maharashtra - 415 002. • **Shahajahanpur** - Billjipura, Near Old Dist Hospital Near Old Dist Hospital Shahajahanpur Uttar Pradesh - 242 001. • **Shimla** - I Floor, Opp. Panchayat Bhawan Main gate Bus stand Shimla Shimla Himachal Pradesh - 171 001. • **Shimoga** - Nethravathi Near Gutt Nursing Home Kuvempu Road Shimoga Shimoga Karnataka - 577 201. • **Siliguri** - No. 7, Swarniji Sarani, Ground Floor Ground Floor, Hakimpura Siliguri West Bengal - 734 001. • **Sirsa** - Bansal Cinema Market Beside Overbridge Next to Nissian Car showroom Hisar Road Sirsa Haryana - 125 055. • **Sitapur** - Aya Nagar Near Aya Kanya School Sitapur Uttar Pradesh - 261 001. • **Solan** - 1st Floor, Above Sharma General Store Near Sanki Rest house The Mal Solan Solan Himachal Pradesh - 173 212. • **Solapur** - Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth Near Patal High School Solapur Maharashtra - 413 001. • **Sriganganagar** - 18 L Block Sri Ganganagar Sri Ganganagar Rajasthan - 335 001. • **Srikakulam** - Door No 5 - 6 - 2, Punyapuri Street Palakonda Road, Near Krishna Park Srikakulam 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 MI Park, Near Commerce College Wadhwan City Surendranagar Surendranagar Gujarat - 363 035. • **Thane** - 3rd Floor, Nalanda Chambers "B" Wing, Gokhale Road, Near Hanuman Temple Naupada Thane Maharashtra - 400 602. • **Thiruppur** - 1(1), Binny Compound, II Street, Kumaran Road Thiruppur Tamil Nadu - 641 001. • **Thiruvalla** - Central Tower, Above Indian Bank, Cross Junction Thiruvalla Kerala - 689 101. • **Tinsukia** - Dhawal Complex, Gr.Floor, Durgabani Rangagora Road Nr.Dena Bank P.O.Tinsukia Tinsukia Assam - 786 125. • **Trivelnveli** - 1 Floor, Mano Pema Complex 182-6, S N High Road Tirunelveli Tamil Nadu - 627 001. • **Tripurathi** - Door No: 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tripurathi, Andhra Pradesh - 517 501. • **Trichur** - Room no 26 & 27 DEE PEE Plaza, Kodakkal Trichur Kerala - 682 001. • **Trichy** - No.8, I Floor, 8th Cross West Street - 11, Thillanagar Trichy Tamil Nadu - 601 018. • **Trivandrum** - R S Complex Opposite of LIC Building Pattom - 11, Trivandrum Kerala - 695 014. • **Turcomin** - 1 - A / 25, 1st Floor, Block Centre Complex Chidambaram Nagar Melur Chidambaram Tamil Nadu - 628 008. • **Udampur** - 32 Ashinapur Fatchpur Circle Ludhiana Rajasthan - 313 004. • **Ujain** - 123, 1st Floor Siddhi Vinayaka Trade Centre Sahed Park, Ujain Madhya Pradesh - 456 010. • **Ujain** (Parent: Mehsana) - 10/11, Maruti Complex, Opp. B R Marbles, Highway Road Ujain Ujain Gujarat - 384 170. • **Vadodara** - 103 Aries Complex BPC Road, Off R.C. Dutt Road Alkapur Vadodara Gujarat - 390 007. • **Valsad** - 3rd floor Gita Nivas, opp Head Post Office Halli Cross Lane Valsad Gujarat - 396 001. • **Vapi** - 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C Char Rasta Vapi Vapi Gujarat - 396 195. • **Varanasi** - C 27/249 - 22A, Vivekanand Nagar Colony Maldivhya Varanasi Uttarpradesh - 221 002. • **Vasco** (Parent: Goa CSC) - DU 8 Upper Ground Floor Bh:Techoclean Clinic Suvdha Complex, Nr,ICICI Bank Vasco Vasco Goa - 403 802. • **Vellore** - No.1, Officers Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore, Tamil Nadu - 632 001. • **Vijayawada** - 40-1-68, Rao & Ratnam Complex Near Chennupatti Petrol Pump M G Road, Labpet Vijayawada Andhra Pradesh - 520 010. • **Visakhapatnam** - 47/9 / 17, 1st Floor 3rd Lane, Dwaraka Nagar Visakhapatnam Andhra Pradesh - 530 016. • **Warangal** - F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal Andhra Pradesh - 506 001. • **Yamuna Nagar** - 124-B/R Model Town Yamunanagar Yamuna Nagar Haryana - 135 001. • **Yavatmal** - Pushmap, Tilakwadi Opp. Dr. Shrotri Hospital Yavatma Maharashtra - 445 001.

Official Points of Acceptance for Union KBC Liquid Fund

• **Ahmedabad** - 402-406, 4th Floor - Deypath Building Off C G Road Behind Lal Bungalov Ellis Bridge Ahmedabad Gujarat - 388 006. • **Ajmer** - AMC No. 423/30 Near Church Brahmapuri, Opp T B Hospital Jaipur Road Ajmer Rajasthan - 305 001. • **Andheri** - CTS No.411, CitiPoint Gundivali, Tel Gali Above C.T.Chawani Hall Andheri Maharashtra - 400 069. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensan Road (Next to Manjapal Centre) Bangalore Karnataka - 560 042. • **Belgaum** - 1st Floor, 221/2A/1B Vaccine Depot Road Near 2nd Railway gate, Tilakwadi, Belgaum Karnataka - 590 006. • **Bhubaneswar** - Plot No - 111, Varaha Complex Building 3rd Floor, Station Square Kharnel Nagar,Unit 3 Bhubaneswar Orissa - 751 001. • **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. • **Cochin** - Door No. 64/5871 - D - 3rd Floor Ittoop's Imperial Trade Center M.G. Road North Cochhin Kerala - 682 035. • **Durgapur** - City Plaza Building 3rd floor City Centre Durgapur West Bengal - 713 216. • **Goa** - No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) Goa - 403 001. • **Gorakhpur** - Shop No. 3, Second Floor, The Mall Cross Road, A-D. Chowk Bank Road Gorakhpur Uttarpradesh - 273 001. • **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. • **Jaipur** - R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar Punjab - 144 001. • **Kanpur** - I Floor 106 to 108 CITY CENTRE Phase II 63/2, THE MALL Kanpur Uttarpradesh - 208 001. • **Kestopur** (Parent: Kolkata CSC) - 148, Jessore Road, Block-B (2nd Floor) Nager Bazar Kestapur Kolkata Kestopur West Bengal - 700 074. • **Lucknow** - Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow Uttarpradesh - 226 001. • **Ludhiana** - U/G, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana Punjab - 141 002. • **Mumbai** - Rajababdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Nagpur** - 145 Lendra New Ramdaspeeth Nagpur Maharashtra - 440 010. • **Nasik** - Ruturang Bungalov, 2 Godavani Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik Maharashtra - 422 005. • **New Delhi** - 7-E 4th Floor, Deen Dayaal Research Institute Bldg Swami Ram Tirath Nagar Jhanderwalan extn. Near Videocoin Tower New Delhi New Delhi - 110 055. • **Raipur** - HIG-C-23 Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492 004. • **Ranchi** - 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal Ranchi Jharkhand - 834 001. • **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. • **Thane** - 3rd Floor, Nalanda Chambers "B" Wing, Gokhale Road, Near Hanuman Temple Naupada Thane Maharashtra - 400 602. • **Vadodara** - 103 Aries Complex BPC Road, Off R.C. Dutt Road Alkapur Vadodara Gujarat - 390 007. • **Varanasi** - C 27/249 - 22A, Vivekanand Nagar Colony Maldivhya Varanasi Uttarpradesh - 221 002.

Official Points of Acceptance for Union KBC Ultra Short Term Debt Fund

• **Ahmedabad** - 402-406, 4th Floor - Deypath Building Off C G Road Behind Lal Bungalov Ellis Bridge Ahmedabad Gujarat - 388 006. • **Ajmer** - AMC No. 423/30 Near Church Brahmapuri, Opp T B Hospital Jaipur Road Ajmer Rajasthan - 305 001. • **Andheri** - CTS No.411, CitiPoint Gundivali, Tel Gali Above C.T.Chawani Hall Andheri Maharashtra - 400 069. • **Bangalore** - Trade Centre, 1st Floor 45, Dikensan Road (Next to Manjapal Centre) Bangalore Karnataka - 560 042. • **Belgaum** - 1st Floor, 221/2A/1B Vaccine Depot Road Near 2nd Railway gate, Tilakwadi, Belgaum Karnataka - 590 006. • **Bhubaneswar** - Plot No - 111, Varaha Complex Building 3rd Floor, Station Square Kharnel Nagar,Unit 3 Bhubaneswar Orissa - 751 001. • **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. • **Cochin** - Door No. 64/5871 - D - 3rd Floor Ittoop's Imperial Trade Center M.G. Road North Cochhin Kerala - 682 035. • **Durgapur** - City Plaza Building 3rd floor City Centre Durgapur West Bengal - 713 216. • **Goa** - No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) Goa - 403 001. • **Gorakhpur** - Shop No. 3, Second Floor, The Mall Cross Road, A-D. Chowk Bank Road Gorakhpur Uttarpradesh - 273 001. • **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. • **Jaipur** - R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur Rajasthan - 302 001. • **Jalandhar** - 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar Punjab - 144 001. • **Kanpur** - I Floor 106 to 108 CITY CENTRE Phase II 63/2, THE MALL Kanpur Uttarpradesh - 208 001. • **Kestopur** (Parent: Kolkata CSC) - 148, Jessore Road, Block-B (2nd Floor) Nager Bazar Kestapur Kolkata Kestopur West Bengal - 700 074. • **Lucknow** - Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow Uttarpradesh - 226 001. • **Ludhiana** - U/G, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana Punjab - 141 002. • **Mumbai** - Rajababdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai Maharashtra - 400 023. • **Nagpur** - 145 Lendra New Ramdaspeeth Nagpur Maharashtra - 440 010. • **Nasik** - Ruturang Bungalov, 2 Godavani Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik Maharashtra - 422 005. • **New Delhi** - 7-E 4th Floor, Deen Dayaal Research Institute Bldg Swami Ram Tirath Nagar Jhanderwalan extn. Near Videocoin Tower New Delhi New Delhi - 110 055. • **Raipur** - HIG-C-23 Sector - 1 Devendra Nagar Raipur Chhattisgarh - 492 004. • **Ranchi** - 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal Ranchi Jharkhand - 834 001. • **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. • **Thane** - 3rd Floor, Nalanda Chambers "B" Wing, Gokhale Road, Near Hanuman Temple Naupada Thane Maharashtra - 400 602. • **Vadodara** - 103 Aries Complex BPC Road, Off R.C. Dutt Road Alkapur Vadodara Gujarat - 390 007. • **Varanasi** - C 27/249 - 22A, Vivekanand Nagar Colony Maldivhya Varanasi Uttarpradesh - 221 002.

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

• **Bangalore** - Union KBC Asset Management Co Pvt Ltd, Unit No: 705, 7th Floor, Barton Centre, No: 84, M G Road, Bangalore - 560 001. • **Chennai** - 1D, Mount Chambers, 758 A, Anna Salai, Mount Road, Chennai - 600002. • **Kolkata** - Union KBC Asset Management Co Pvt Ltd, Apeejay House, 15 Park Street, Kolkata 700 016. • **Mumbai** - Union KBC Asset Management Co Pvt Ltd, Apeejay House, 3 Dinsinh Vachha Road, Mumbai 400 020. • **Mumbai** - Union KBC Asset Management Co Pvt Ltd, Unit 802, 8th Floor, Tower 'A', Peninsula Business Park, Ganpatra