UNIFI MUTUAL FUND | INVESTING WITH CONVICTION

Factsheet

October 2026

UNIFI ASSET MANAGEMENT PVT. LTD
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Unifi Dynamic Asset Allocation Fund

*(**Type of scheme:** An open ended dynamic asset allocation fund investing in debt and equity instruments only)*

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Product labeling: This product is suitable for investors who are seeking*

- Income generation and Capital appreciation over medium to long term;
- Investment in diversified portfolio of debt, money market, equity and equity related instruments while managing risk through active asset allocation.

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

FUND DETAILS

Date of Inception	March 13, 2025
Benchmark Name	Tier I: CRISIL Hybrid 50+50 Moderate Index (TRI) Tier II: 55% CRISIL Composite Credit Risk Index + 40% CRISIL Arbitrage Index + 5% BSE 200 TRI
NAV (as on Oct 30, 2026)	
Direct Growth	₹11.3944
Regular Growth	₹11.2848
AUM (Oct 31, 2026)	₹1,535.63 Cr
AAUM (Oct 2026)	₹1,508.20 Cr

FUND MANAGER DETAILS

Name of the Fund Manager	Total Experience	Managing Since
V N Saravanan	24 years	13th Mar 2025 (Inception)
Karthik Srinivas	12 years	13th Mar 2025 (Inception)
Aejas Lakhani	17 years	13th Mar 2025 (Inception)

MINIMUM INVESTMENT

Lumpsum	Initial purchase - ₹5,000 Additional purchase - ₹1,000
SIP	Monthly ₹250 (Min. 6 instalments)

LOAD STRUCTURE

Exit Load	Upto 12 months NIL up to 20% of units In excess of 20% of such units – 1.50% of applicable NAV Nil after 12 months

BASE EXPENSE RATIO (as on Oct 31, 2026)

Regular Plan	1.29%
Direct Plan	0.79%

Base Expense Ratio as defined on the regulation 66(7) in accordance with the SEBI (Mutual Funds) Regulations, 2026. BER is as on the last day of the month.
For Total Expense Ratio, investor may refer to our website at https://unifimf.com/ter/

QUANTITATIVE MEASURES

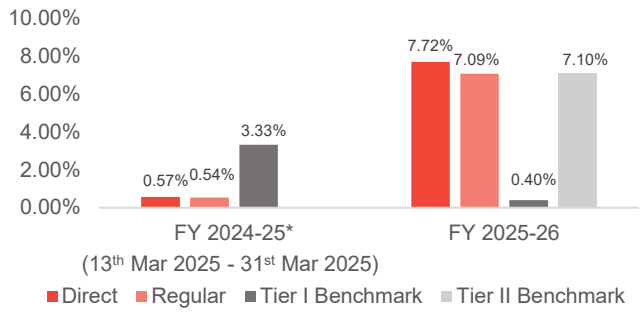
Standard Deviation	N/A
Beta	N/A
Tracking Error	N/A
Sharpe Ratio	N/A
Tracking Difference	N/A
Information Ratio	N/A

FUND PERFORMANCE

Compounded Annualised Returns	Scheme Returns (%) - Reg	Scheme Returns (%) - Direct	Tier I Benchmark Returns (%)	Tier II Benchmark Returns (%)
Returns for last 1 year	7.78	8.42	-2.61	6.31
Returns for last 3 years	NA	NA	NA	NA
Returns for last 5 year	NA	NA	NA	NA
Returns since inception	7.68	8.32	4.81	7.64

Different plans (i.e. regular and direct) have different expense structure. Scheme returns in terms of CAGR are provided for past 1 year and since inception.

Absolute Returns for each Financial Year for last 5 years (%)

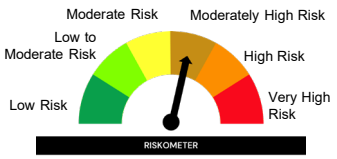


Tier II Benchmark was introduced with effective from 14th January 2026

PORTFOLIO DATA

No	Top 10 Holdings (Holding Name)	%age of net assets
1	Jubilant Bevco Ltd. 31 May 28	4.77
2	9.45% Vedanta Limited 05 Jun 28	3.93
3	9.75% Shrem Infra Pvt Ltd 15 May 28	3.63
4	JSW Kalinga Steel 23 Mar 31	3.38
5	7.85% Bajaj Housing Finance Ltd 01 Sep 28	3.22
6	5% GMR Airports Limited 13 Aug 28	3.14
7	HDFC Bank Limited (Hedged)	3.03
8	10% GMR Goa Intl. Airport Ltd. 27 Sep 43	2.57
9	6.94% GOI 11 May 36	2.52
10	7.06% GOI 10 Apr 28	1.96

Scheme Riskometer



Investors understand that their principal will be at moderately high risk.

Benchmark Tier I: CRISIL Hybrid 50 + 50 Moderate Index (TRI)



Benchmark Risk-o-meter is at High Risk.

Tier II: 55% CRISIL Composite Credit Risk Index +40% CRISIL Arbitrage Index+5% BSE 200 TRI



Benchmark Risk-o-meter is at moderate risk.

MAJOR RISK FACTORS

- Market risk
- Liquidity risk
- Credit risk
- Interest rate risk
- Reinvestment risk

*Please refer to the Important Weblinks section for detailed risk factors

QUANTITATIVE MEASURES

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	0.89
Gross Exposure Turnover (Equity + Debt + Derivatives)	5.37
Average Maturity (years) #	2.06
Macaulay Duration (years) #	1.66
Modified Duration (years) #	1.56
Annualized Portfolio Yield #	10.07%
Yield to Maturity #	10.07%

Only for debt portion
* One liner/brief inference for investor to be provided in the table on next page w.r.t each of these data points/ratios as applicable.

ADDITIONAL INFORMATION PERTAINING TO PORTFOLIO OF THE SCHEME

Detailed Investment in Securities	Click here to view
Allocation of Net Asset by Sectors	Click here to view
Allocation of Net Asset by Asset Class	Click here to view
Allocation of Net Assets by Credit Rating	Click here to view
Allocation of Net Assets by region/country	Click here to view

Past Performance is not an indicator or guarantee of future results

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MAJOR CHANGES W.R.T PREVIOUS MONTH

1.Top 10 changes in Holding in portfolio of the scheme

Name of securities added	Name of securities deleted/reduced	Total Weightage in %age
7.85% Bajaj Housing Finance Ltd 01 Sep 28	-	3.22
Jubilant Bevco Ltd 31 May 28	-	2.49
8.49% Clean Max Enviro Energy Solutions Ltd 28 Sep 29	-	1.63
IndoStar Capital Finance Ltd CP 23 Mar 27	-	1.57
8.50% IKF Finance Ltd CP 10 Mar 28	-	1.29
8.80% InCred Financial Services Ltd 20 Sep 28	-	1.28
8.75% Aptus Value Housing Finance India Ltd 11 Mar 27	-	0.78
-	7.06% GOI 10 Apr 28	(1.79)
-	7.80% NABARD 15 Mar 27	(1.69)
-	Premier Explosives Ltd	(1.52)

2.Expense Ratio of the scheme

Base Expense Ratio (as on last day of the month)		
Change in	Previous Month	Current Month
Direct	0.79%	0.79%
Regular	1.29%	1.29%

For Total Expense Ratio, investor may refer to our website at https://unifimf.com/ter/

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Direct	Moderately high	No change
Regular	Moderately high	No change

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
No changes		

DESCRIPTION/INFERENCE OF THE QUANTITATIVE/RISK MEASURES

No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation (%)	How much returns swing around their average; a higher value means more volatile returns.
2	Beta	Sensitivity of returns to market moves; above 1 swings more than the market, below 1 less.
3	Tracking Error (%)	How far the scheme's returns stray from its benchmark; a lower value means tighter tracking.
4	Sharpe Ratio (%)	Return earned for each unit of total risk taken; a higher value is better.
5	Tracking Difference (%)	The gap between the scheme's return and its benchmark return over the period.
6	Information Ratio	Excess return over the benchmark per unit of active risk; a higher value is better.
7	Portfolio Turnover Ratio	How often portfolio holdings are traded in a year; a lower value means less churn
8	Average Maturity	Average time left to maturity across the debt holdings.
9	Macaulay Duration	Weighted average time to receive the debt portfolio's cash flows.
10	Modified Duration	Price sensitivity of debt holdings to a 1% change in interest rates
11	Annualized Portfolio Yield	The annualised return the current portfolio would earn if held unchanged.
12	Yield to Maturity	The total return expected on debt holdings if held until maturity

IMPORTANT WEBLINKS

No.	Links	Description
1	Video Explainer	Click here to view the video explainer
2	Calculation/Methodology	Click here to view Calculation/Methodology
3	Detailed Risk Factors	Click here to view the detailed risk factors
4	QR Code	Scan this QR code for the scheme related document
5	Investor Services	Click here to view the contact page
6	Grievance Submission And Redressal	Click here to view the grievance submission and redressal page

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