

## YOU DON'T PREDICT THE TERRAIN. YOU PREPARE FOR IT.

Similarly, the market isn't  
an ally or an enemy.  
It's terrain

A true strategy doesn't wait for  
smooth roads, it is designed with  
an aim to endure every turn.

& that way, every move can  
potentially be turned into an  
opportunity.

September 2026

# ARTHAYA EQUITY LONG SHORT FUND

(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments).

| This product is suitable for investors who are seeking#:                                                                                                                                                                                                                                 | Risk-band*                                                                                                                           | Benchmark Risk-band (as applicable)                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity-related instruments while employing limited short exposure through derivatives to enhance returns and manage risk efficiently.</li> </ul> | <p>RISK BAND</p> <p>LOWER RISK <span style="float: right;">HIGHER RISK</span></p> <p>1 2 3 4 5</p> <p>↑</p> <p>Risk band Level 1</p> | <p>RISK BAND</p> <p>LOWER RISK <span style="float: right;">HIGHER RISK</span></p> <p>1 2 3 4 5</p> <p>↑</p> <p>Risk band Level 3<br/>NIFTY 200 Total Return Index (TRI)@@@</p> |

\*The Risk Band has been as specified by AMFI.

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

Note: The Riskband is evaluated on a monthly basis and the current riskband is as per the evaluation of the investment strategy portfolio data as on September 30, 2026.

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Union Mutual Fund - Registration No. MF/066/11/01

Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

# Market Review:

The global factors worsened during September 2026, with Brent crude price increasing sharply by almost 20% in early September, as the conflict intensified. The geopolitical premium and high logistic costs ensured a relatively high crude price for the month. Crude price closed the month at 14% higher.

As highlighted in the previous newsletter, global bond yields continued to inch higher, with stark rise in yields across the tenor in most of the markets. US 10-year yield rose 58 bps for the month to 5.29%, while 30-year yield increase to 5.63%. In the month of September, 3 central banks, the US Fed, the Bank of Japan and the European Central Bank raised the overnight funds rates by 25 bps each. This marks the rate increase cycle globally, though the shallowness of the same will be decided primarily by the continuation of West Asia conflict.

Domestically, the monsoon season had an erratic close, hit by El-Nino weather pattern. As per Indian Meteorological Department, the 2026 monsoon season ended at 87% of Long Period Average, lowest since 2015. 5 states, Karnataka, Maharashtra, Andhra Pradesh, Telangana and Rajasthan have declared drought with Central and State relief measures expected to come through.

## Outlook:

The improving domestic earnings trajectory needs to be re-assessed with the dismal monsoon performance and continuation of higher commodity prices into 2Q FY27, though market valuations remain un-demanding currently. Global risks remain elevated and we maintain guarded stance while remaining watchful of the events unfolding geo-politically.

| Currency     | 30-Sep-26 | 1m Chg |
|--------------|-----------|--------|
| Japan        | 157.41    | -1.5%  |
| China        | 6.71      | -0.2%  |
| India        | 95.83     | 0.7%   |
| Dollar Index | 101.45    | 2.0%   |
| Euro         | 1.13      | -2.5%  |
| GBP          | 1.33      | -2.1%  |

| Index                    | 1m Chg |
|--------------------------|--------|
| Nifty 50                 | -6.1%  |
| Nifty 50 Equal Weight    | -6.3%  |
| NIFTY Midcap 100         | -7.6%  |
| NIFTY Smallcap 100       | -3.4%  |
| NSE 100                  | -5.9%  |
| NSE 200                  | -6.3%  |
| NSE 500                  | -5.9%  |
| Nifty Auto               | -8.8%  |
| Nifty Bank               | -5.8%  |
| Nifty PSU Bank           | -6.9%  |
| Nifty Financial Services | -6.3%  |
| Nifty IT                 | -11.2% |
| Nifty FMCG               | -3.3%  |
| BSE OIL                  | -4.0%  |
| Nifty Pharma             | -2.8%  |
| Nifty Energy             | -3.5%  |
| Nifty Infrastructure     | -4.9%  |
| Nifty Metal              | -3.3%  |

| G-Sec Yield  | 30-Sep-26 | 1m Chg |
|--------------|-----------|--------|
| Eurozone 10Y | 3.59%     | 0.26%  |
| UK 10Y       | 5.42%     | 0.36%  |
| France 10Y   | 4.86%     | 0.68%  |
| Germany 10Y  | 3.59%     | 0.26%  |
| Swiss 10Y    | 0.58%     | 0.14%  |
| US 10Y       | 5.28%     | 0.53%  |
| US 2Y        | 4.89%     | 0.55%  |
| Spain 10Y    | 4.13%     | 0.36%  |
| Italy 10Y    | 4.61%     | 0.46%  |
| Greece 10Y   | 4.48%     | 0.48%  |
| India        | 7.19%     | 0.24%  |

Source: Bloomberg. Data as on September 30, 2026.

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# Arthaya Equity Long Short Fund

(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments).

Data as on September 30, 2026

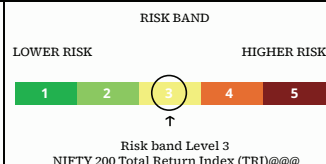
This product is suitable for investors who are seeking#:

- To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity-related instruments while employing limited short exposure through derivatives to enhance returns and manage risk efficiently.

Risk-band\*



Benchmark Risk-band (as applicable)



\*The Risk Band has been as specified by AMFI.

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

## Investment Strategy Details

### Investment Objective

The investment objective of the Investment Strategy is to generate longterm capital appreciation over the investment cycle by deploying capital in equity and equity related instruments including limited short exposure through derivatives across the market capitalisation. There is no assurance that the investment objective of the Investment Strategy will be achieved.

### Co-Fund Managers

Mr. Rajesh Aynor

Over 21 years of experience in the field of investment research and fund management. Managing this scheme since inception.

Mr. Hiten Bhadra (For Arbitrage Portion)

Over 12 years in financial markets. Managing this scheme since inception.

### Indicative Investment Horizon

Long Term

### Date of allotment

25 May 2026

### Minimum Application Amount

Minimum Application Amount: ₹10 lakhs

Minimum amount for Accredited Investor: ₹1 lakh

### Systematic Investment Plan\*

₹10,000/- and in multiples of ₹1 thereafter

[Minimum 6 instalments]

\*SIP will be available, subject to the first cheque being ₹10 lakhs or above or the SIP application of minimum SIP amount is supported by a lumpsum of ₹10 lakhs.

### Plans and Options

Regular and Direct Plan (Growth and IDCW Options)

### Assets Under Management

As on 30th September 2026 : ₹130.96 crore

Average for September 2026 : ₹130.78 crore

### NAV as on 30th September 2026

Direct - 9.7614

Regular - 9.7143

### Benchmark Index@@@@

NIFTY 200 Total Return Index (TRI)

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### Base Expense Ratio as on September 30, 2026

Direct Plan : 1.28%

Regular Plan : 2.10%

The AMC reserves the right to change the expense ratio within the limits prescribed in the ISID.

### Load Structure

Entry Load: NA

Exit Load:

1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.

Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

\*Note: The current investment strategy risk band are based on the evaluation of the portfolio data as on September 30, 2026. Benchmark risk band is based evaluation of the portfolio data as on September 30, 2026.

## Portfolio

| Industry/Company/<br>Issuer                                     | Sum of % to net assets |                  |                |
|-----------------------------------------------------------------|------------------------|------------------|----------------|
|                                                                 | Equity<br>Shares       | Stock<br>Futures | Grand<br>Total |
| <b>BANKS</b>                                                    | <b>28.07%</b>          | <b>-20.66%</b>   | <b>7.41%</b>   |
| ✓ HDFC Bank Ltd.                                                | 5.70%                  | -3.76%           | 1.93%          |
| ✓ ICICI Bank Ltd.                                               | 5.09%                  | -5.11%           | -0.03%         |
| ✓ Kotak Mahindra Bank Ltd.                                      | 5.03%                  | -3.06%           | 1.97%          |
| ✓ Axis Bank Ltd.                                                | 3.92%                  | -3.93%           | -0.01%         |
| RBL BANK LTD.                                                   | 2.44%                  | 0.00%            | 2.44%          |
| State Bank of India                                             | 2.25%                  | -2.27%           | -0.02%         |
| AU Small Finance Bank Ltd.                                      | 1.85%                  | -1.85%           | 0.00%          |
| IDFC FIRST BANK LTD.                                            | 1.79%                  | 0.00%            | 1.79%          |
| The Federal Bank Ltd.                                           | 0.00%                  | -0.67%           | -0.67%         |
| <b>AUTOMOBILES</b>                                              | <b>9.42%</b>           | <b>-9.93%</b>    | <b>-0.51%</b>  |
| ✓ Maruti Suzuki India Ltd.                                      | 2.79%                  | -2.79%           | 0.00%          |
| Mahindra & Mahindra Ltd.                                        | 2.70%                  | -2.70%           | 0.00%          |
| Hyundai Motor India Ltd.                                        | 2.13%                  | -2.13%           | 0.00%          |
| Hero MotoCorp Ltd.                                              | 1.80%                  | -1.81%           | -0.01%         |
| Ather Energy Ltd.                                               | 0.00%                  | -0.49%           | -0.49%         |
| <b>RETAILING</b>                                                | <b>5.30%</b>           | <b>-3.83%</b>    | <b>1.47%</b>   |
| Eternal Ltd.                                                    | 2.55%                  | -1.07%           | 1.48%          |
| FSN E-COMMERCE<br>VENTURES Ltd.                                 | 1.83%                  | -1.85%           | -0.01%         |
| Info Edge (India) Ltd.                                          | 0.92%                  | -0.92%           | 0.00%          |
| <b>PHARMACEUTICALS &amp;<br/>BIOTECHNOLOGY</b>                  | <b>4.52%</b>           | <b>-3.03%</b>    | <b>1.49%</b>   |
| Divi's Laboratories Ltd.                                        | 2.63%                  | -1.14%           | 1.48%          |
| Sun Pharmaceutical<br>Industries Ltd.                           | 1.89%                  | -1.91%           | -0.02%         |
| Torrent Pharmaceuticals Ltd.                                    | 0.00%                  | 1.15%            | 1.15%          |
| Lupin Ltd.                                                      | 0.00%                  | -1.13%           | -1.13%         |
| <b>CAPITAL MARKETS</b>                                          | <b>4.04%</b>           | <b>-4.08%</b>    | <b>-0.03%</b>  |
| Multi Commodity Exchange<br>of India Ltd.                       | 2.15%                  | -2.18%           | -0.02%         |
| BSE LTD.                                                        | 1.89%                  | -1.90%           | -0.01%         |
| <b>PETROLEUM PRODUCTS</b>                                       | <b>3.90%</b>           | <b>-3.91%</b>    | <b>-0.02%</b>  |
| ✓ Reliance Industries Ltd.                                      | 3.90%                  | -3.91%           | -0.02%         |
| <b>IT - SOFTWARE</b>                                            | <b>3.38%</b>           | <b>-4.54%</b>    | <b>-1.16%</b>  |
| Persistent Systems Ltd.                                         | 1.91%                  | -1.91%           | 0.01%          |
| Tech Mahindra Ltd.                                              | 1.47%                  | -1.47%           | -0.01%         |
| HCL Technologies Ltd.                                           | 0.00%                  | -1.16%           | -1.16%         |
| <b>HEALTHCARE SERVICES</b>                                      | <b>2.87%</b>           | <b>-1.06%</b>    | <b>1.81%</b>   |
| Max Healthcare Institute Ltd.                                   | 1.94%                  | -1.92%           | 0.02%          |
| Apollo Hospitals Enterprise Ltd.                                | 0.94%                  | 0.85%            | 1.79%          |
| <b>FINANCE</b>                                                  | <b>2.20%</b>           | <b>-2.90%</b>    | <b>-0.70%</b>  |
| Bajaj Finance Ltd.                                              | 2.20%                  | -2.21%           | -0.01%         |
| Shriram Finance Ltd.                                            | 0.00%                  | -0.68%           | -0.68%         |
| <b>TRANSPORT INFRASTRUCTURE</b>                                 | <b>2.09%</b>           | <b>-1.10%</b>    | <b>0.98%</b>   |
| Adani Port and Special<br>Economic Zone Ltd.                    | 2.09%                  | -1.10%           | 0.98%          |
| <b>FINANCIAL TECHNOLOGY<br/>(FINTECH)</b>                       | <b>1.86%</b>           | <b>-1.40%</b>    | <b>0.46%</b>   |
| One 97 Communications Ltd.                                      | 1.86%                  | -1.40%           | 0.46%          |
| <b>TRANSPORT SERVICES</b>                                       | <b>1.82%</b>           | <b>-1.82%</b>    | <b>0.00%</b>   |
| Delhivery Ltd.                                                  | 1.82%                  | -1.82%           | 0.00%          |
| <b>METALS &amp; MINERALS TRADING</b>                            | <b>0.96%</b>           | <b>-0.96%</b>    | <b>0.00%</b>   |
| Adani Enterprises Ltd.                                          | 0.96%                  | -0.96%           | 0.00%          |
| <b>CONSUMER DURABLES</b>                                        | <b>0.95%</b>           | <b>0.45%</b>     | <b>1.40%</b>   |
| Dixon Technologies (India) Ltd.                                 | 0.95%                  | 0.45%            | 1.40%          |
| <b>IT - SERVICES</b>                                            | <b>0.90%</b>           | <b>-0.91%</b>    | <b>-0.01%</b>  |
| Sagility India Ltd.                                             | 0.90%                  | -0.91%           | -0.01%         |
| <b>ELECTRICAL EQUIPMENT</b>                                     | <b>0.84%</b>           | <b>-0.85%</b>    | <b>-0.01%</b>  |
| ABB India Ltd.                                                  | 0.84%                  | -0.85%           | -0.01%         |
| <b>AGRICULTURAL, COMMERCIAL<br/>&amp; CONSTRUCTION VEHICLES</b> | <b>0.00%</b>           | <b>-0.47%</b>    | <b>-0.47%</b>  |
| Ashok Leyland Ltd.                                              | 0.00%                  | -0.47%           | -0.47%         |
| <b>Equity Shares</b>                                            | <b>73.12%</b>          | <b>-60.99%</b>   | <b>12.13%</b>  |
| <b>Stock Options</b>                                            | <b>0.01%</b>           |                  |                |
| Optstkdrreddy                                                   |                        |                  |                |

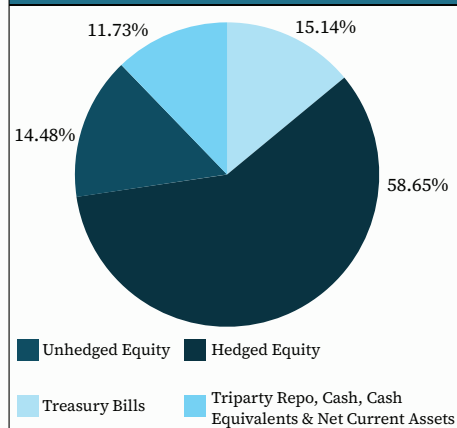
As the investment strategy has not completed 6 months hence performance of the investment strategy has not been provided.

## Portfolio

| Industry/Company/<br>Issuer                                      | Sum of % to net assets |                  |                |
|------------------------------------------------------------------|------------------------|------------------|----------------|
|                                                                  | Equity<br>Shares       | Stock<br>Futures | Grand<br>Total |
| 27-Oct-2026pe1200                                                | 0.01%                  |                  |                |
| <b>Index Futures</b>                                             | <b>-12.19%</b>         |                  |                |
| Nifty 50 Index - Futures                                         | -5.64%                 |                  |                |
| Bank Nifty Index - Futures                                       | -6.55%                 |                  |                |
| <b>Index Options</b>                                             | <b>0.40%</b>           |                  |                |
| Optidxnifty<br>27-Oct-2026pe23000                                | 0.20%                  |                  |                |
| Optidxbanknifty<br>27-Oct-2026pe55300                            | 0.14%                  |                  |                |
| Optidxbanknifty<br>27-Oct-2026pe54500                            | 0.06%                  |                  |                |
| <b>Treasury Bills</b>                                            | <b>15.14%</b>          |                  |                |
| <b>Sovereign</b>                                                 | <b>15.14%</b>          |                  |                |
| ✓ 91 DAY T-BILL                                                  | 11.36%                 |                  |                |
| ✓ 364 DAY T-BILL                                                 | 3.78%                  |                  |                |
| Triparty Repo, Cash, Cash<br>Equivalents &<br>Net Current Assets | 11.73%                 |                  |                |
| <b>Grand Total</b>                                               | <b>100.00%</b>         |                  |                |

✓ Indicates Top 10 Holdings

## Portfolio Classification by Asset Class as a % of net assets



## Portfolio Exposure

| Particulars                     | Sum of % to<br>net assets |
|---------------------------------|---------------------------|
| Unhedged Equity (Non Arbitrage) | 14.48%                    |
| Hedged Equity (Arbitrage)       | 58.65%                    |
| Futures Long                    | 2.46%                     |
| Futures Short                   | -16.80%                   |
| Call Options                    | 0.00%                     |
| Put Options                     | 0.41%                     |

## Market Cap % of net assets (Equity)

| Market Capitalization | Arthaya Equity<br>Long Short Fund |
|-----------------------|-----------------------------------|
| Large Cap             | 50.95%                            |
| Mid Cap               | 17.01%                            |
| Small Cap             | 5.16%                             |
| % of top 5 holdings   | 23.63%                            |
| % of top 10 holdings  | 41.56%                            |

Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

# How to read Factsheet

## Fund Manager

An employee of the asset management company who manages investments of the Investment strategy. He is usually part of a larger team of fund managers and research analysts.

## Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in an investment strategy.

## Minimum Additional Amount

This is the minimum investment amount for an existing investor in an investment strategy.

## Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

## SIP

SIP or Systematic Investment Plan works on the principle of making periodic investments of a fixed sum. It works similar to a Recurring Bank Deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity oriented investment strategy for a period of three years.

## NAV

The NAV or the net asset value is the total asset value per unit of the investment strategy after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

## Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of SIF, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

## Entry Load

A SIF may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a investment strategy. The entry load is added to the prevailing NAV at the time of investment.

For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

## Exit Load

Exit load is charged at the time an investor redeems the units of a investment strategy. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load.

For instance, if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

## Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

## Macaulay Duration

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

## IDCW

<https://www.unionmf.com/arthayasif/investor-hub/nav-idcw>

## Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a investment strategy has a high standard deviation, it means its range of performance is wide, implying greater volatility.

## Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

## Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

## Tracking Error

Tracking Error is the standard deviation of daily return differences, between the underlying index or goods and the NAV of the ETF/ Index Fund.

## Tracking Difference

Tracking Difference is the annualized difference of daily returns between the index or goods and the NAV of the ETF/ Index Fund between the portfolio and the benchmark.

## AUM

AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by SIF or any investment firm.

## Holdings

The holdings or the portfolio is a investment strategies latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

## Nature of Investment Strategy

The investment objective and underlying investments determine the nature of the an investment strategy. For instance, a SIF that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, SIF that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

## Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

## Base Expense Ratio (BER)

Base Expense Ratio (BER) [sub-regulation 7 of Regulation 66 of SEBI (Mutual Funds) Regulation, 2026] - The BER shall be charged to the investment strategies within the base expense ratio limits specified under the Mutual Funds Regulations, 2026.

## Total Expense Ratio

Total Expense Ratio means the ratio of total of all expenses charged to the investors of the investment strategy to the total asset under management of the investment strategy, as may be specified by the Board. Total Expense Ratio is disclosed on the website at: <https://www.unionmf.com/arthayasif/aboutus/downloads>

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