

Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Dynamic Asset Allocation
Fund Managers	Bharath S, Clyton Richard Fernandes, Dwijendra Srivastava
Month End AUM	INR 1,658 Cr.
Avg. AUM	INR 1,673 Cr.
Inception Date	Dec 16, 2010
Benchmark (Tier I)	NIFTY 50 Hybrid Composite debt 50:50 Index
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



NET ASSET VALUE (NAV)

	Regular	Direct
Growth	34.60	40.66
IDCW	15.24	18.67

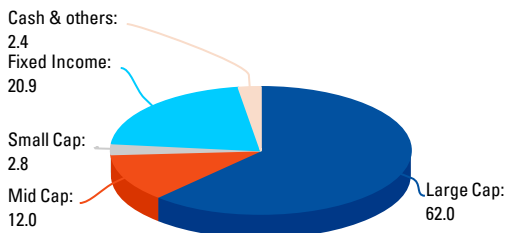


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,38,775 Cr.
Median Market Cap	INR 1,19,724 Cr.
Standard Deviation	7.4
Beta	1.1
Information Ratio	-0.1
Sharpe Ratio	0.6
Average Maturity of Portfolio	6.78 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	4.42 Years
Modified Duration of Portfolio	4.36 Years
YTM of Portfolio	6.68 %
Turnover Ratio	80.8



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	76.8	HCL Technologies Ltd	1.1
Aerospace & Defense	1.9	Tata Consultancy Services Ltd	0.8
Bharat Electronics Ltd	1.1	Tech Mahindra Ltd	0.5
Hindustan Aeronautics Ltd	0.8	Leisure Services	1.1
Agricultural Food & Other Products	1.3	Jubilant Foodworks Ltd	0.9
TATA Consumer Products Ltd	0.9	The Indian Hotels Company Ltd	0.3
Patanjali Foods Ltd	0.4	Petroleum Products ³	5.8
Auto Components	1.1	Reliance Industries Ltd ³	5.0
UNO Minda Ltd	0.7	Bharat Petroleum Corporation Ltd	0.8
Amara Raja Energy & Mobility Ltd	0.4	Pharmaceuticals & Biotechnology ⁷	3.7
Automobiles ⁶	3.8	Cipla Ltd	1.2
Mahindra & Mahindra Ltd ⁹	1.7	Mankind Pharma Ltd	0.7
Maruti Suzuki India Ltd	1.0	Sun Pharmaceutical Industries Ltd	0.6
Bajaj Auto Ltd	0.7	Lupin Ltd	0.6
Hero MotoCorp Ltd	0.4	Zydus Lifesciences Ltd	0.5
Banks ¹	20.1	Biocon Ltd	0.1
ICICI Bank Ltd ¹	6.0	Power	0.7
HDFC Bank Ltd ²	5.8	TATA Power Company Ltd	0.7
Kotak Mahindra Bank Ltd ⁵	3.6	Realty	0.5
State Bank of India ⁷	1.9	Prestige Estates Projects Ltd	0.5
Bank of Baroda	1.3	Retailing	1.3
Canara Bank	1.2	Zomato Ltd	1.3
IndusInd Bank Ltd	0.2	Telecom - Services ⁴	4.8
Axis Bank Ltd	0.1	Bharti Airtel Ltd ⁴	4.5
Beverages	1.1	Indus Towers Ltd	0.3
United Spirits Ltd	0.7	Transport Services	1.1
Varun Beverages Ltd	0.4	Interglobe Aviation Ltd	1.1
Capital Markets	1.5	Government Securities/Treasury Bills	13.0
BSE Ltd	0.7	Central Government Securities	10.2
Multi Commodity Exchange of India Ltd	0.5	Government	1.9
Prudent Corporate Advisory Services Ltd	0.3	Government Securities	0.6
Cement & Cement Products ¹⁰	2.0	Tamil Nadu State Government Securities	0.3
Grasim Industries Ltd	0.8	Derivatives	-15.9
Ultratech Cement Ltd	0.7	Biocon	-0.1
JK Cement Ltd	0.5	Axis Bank Ltd	-0.1
Chemicals & Petrochemicals	0.6	GAIL (India)	-0.1
Pidilite Industries Ltd	0.6	Mahindra & Mahindra	-0.1
Construction ⁹	2.1	IndusInd Bank	-0.2
Larsen & Toubro Ltd ⁶	2.1	Britannia Industries Ltd	-0.2
Consumer Durables	0.8	Hindustan Unilever	-0.2
Amber Enterprises India Ltd	0.8	Infosys	-0.2
Diversified Fmcg ⁸	2.3	Patanjali Foods Ltd(Prev Ruchi Soya Industries	-0.4
Hindustan UniLever Ltd	1.7	Multi Commodity Exchange of India	-0.5
ITC Ltd	0.6	Cholamandalam Investment & Finance Company	-0.6
Fertilizers & Agrochemicals	1.1	TATA Consultancy Services	-0.8
Coromandel International Ltd	1.1	Hindustan Aeronautics	-0.8
Finance ²	7.5	Bajaj Finserv	-0.9
Cholamandalam Investment and Finance Company Ltd ⁸	1.9	Canara	-1.2
Bajaj Finance Ltd	1.6	Cipla	-1.2
Power Finance Corporation Ltd	1.1	Kotak Mahindra Bank	-1.3
Shriram Finance Ltd	1.0	Bank of	-1.3
Bajaj Finserv Ltd	0.9	Reliance Industries	-1.3
Home First Finance Company Ltd	0.6	Eternal Ltd (Previously named as	-1.3
CRISIL Ltd	0.5	Zomato Ltd	-1.4
Food Products	0.2	ICICI Bank	-1.4
Britannia Industries Ltd	0.2	Bharti Airtel	-1.5
Gas	0.3	Corporate Bond & NCDs	7.3
GAIL Ltd	0.3	National Bank for Agriculture & Rural Development	2.7
Healthcare Services	0.8	REC LTD	2.1
Fortis Health Care Ltd	0.5	LIC Housing Finance Ltd	1.8
Indegene Limited	0.3	Indian Railway Finance Corporation Ltd	0.6
Industrial Products	1.4	Convertible Debenture	0.5
Cummins India Ltd	1.2	Cholamandalam Investment and Company Ltd	0.5
Polycab India Ltd	0.2	REIT & InvIT	3.1
Insurance	0.7	Embassy Office Parks	2.5
SBI Life Insurance Company Ltd	0.7	Power Grid Infrastructure Investment	0.5
IT - Software ⁵	4.1		
Infosys Ltd ¹⁰	1.7		

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Portfolio	% Of Net Asset
Trust	
Cash, Call, NCA & Primary Mkt Appln	2.4
Margin Money For Derivatives	1.5
TREPS	0.6
Cash and Other Net Current Assets	0.2
Grand Total	100.0

No of Stocks: 68

- Top 10 Sectors
- Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-0.6	2.5	-2.0	9,942	10,253	9,799	1,20,000	1,21,134	1,22,734	1,21,980
Last 3 years	9.8	10.0	12.5	13,239	13,328	14,236	3,60,000	4,12,604	4,15,412	4,27,360
Last 5 years	11.7	12.1	17.9	17,375	17,718	22,786	6,00,000	7,66,923	7,70,068	8,31,533
^Since Inception	9.8	10.0	11.4	39,806	40,698	49,199	17,60,000	39,41,786	41,30,976	50,99,095

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 31, 2025. Returns are on a compounded annual basis for period more than 1 year and absolute for 1 year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 69. Disclosures: Page 59. Expense Ratio for the month of Aug 31, 2025 - Regular: 2.06 and Direct: 0.6