

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 1,754 Cr.
Avg. AUM	INR 1,737 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	36.30	42.81
IDCW	15.64	19.23

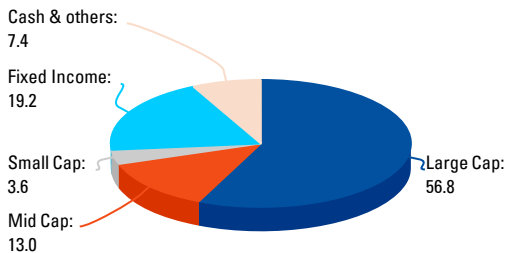


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,42,780 Cr.
Median Market Cap	INR 1,21,224 Cr.
Standard Deviation	7.3
Beta	1.1
Information Ratio	0.0
Sharpe Ratio	0.7
Average Maturity of Portfolio	5.36 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	3.56 Years
Modified Duration of Portfolio	3.41 Years
YTM of Portfolio	6.35 %
Turnover Ratio	71.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	73.4	Leisure Services	1.4
Aerospace & Defense ¹⁰	1.9	Jubilant Foodworks Ltd	1.1
Bharat Electronics Ltd	1.1	The Indian Hotels Company Ltd	0.3
Hindustan Aeronautics Ltd	0.8	Petroleum Products ³	5.4
Agricultural Food & Other Products	0.9	Reliance Industries Ltd ⁴	4.6
TATA Consumer Products Ltd	0.9	Bharat Petroleum Corporation Ltd	0.8
Auto Components	1.4	Pharmaceuticals & Biotechnology	1.6
Amara Raja Energy & Mobility Ltd	0.8	Mankind Pharma Ltd	0.7
UNO Minda Ltd	0.6	Sun Pharmaceutical Industries Ltd	0.7
Automobiles ⁵	4.3	Cipla Ltd	0.2
Mahindra & Mahindra Ltd ⁷	2.2	Power	0.6
TVS Motor Company Ltd	0.8	TATA Power Company Ltd	0.6
Maruti Suzuki India Ltd	0.7	Realty	0.4
Bajaj Auto Ltd	0.6	Prestige Estates Projects Ltd	0.4
Banks ¹	19.6	Retailing	1.5
HDFC Bank Ltd ¹	6.1	Zomato Ltd ¹⁰	1.5
ICICI Bank Ltd ²	5.9	Telecom - Services ⁴	4.7
Kotak Mahindra Bank Ltd ⁵	3.6	Bharti Airtel Ltd ³	4.7
Bank of Baroda ⁹	1.5	Transport Services	1.0
State Bank of India	1.3	Interglobe Aviation Ltd	1.0
Canara Bank	1.2	Government Securities/Treasury Bills	12.3
Beverages	0.9	Central Government Securities	9.6
United Spirits Ltd	0.5	Government	1.8
Varun Beverages Ltd	0.4	Government Securities	0.6
Capital Markets ⁷	2.6	Tamil Nadu State Government Securities	0.3
BSE Ltd	1.0	Derivatives	-14.0
Multi Commodity Exchange of India Ltd	0.7	Cipla	-0.2
Prudent Corporate Advisory Services Ltd	0.5	Multi Commodity Exchange of India	-0.7
Billionbrains Garage Ventures Ltd	0.4	TATA Consultancy Services	-0.8
Cement & Cement Products ⁹	2.0	Hindustan Aeronautics	-0.8
Ultratech Cement Ltd	0.8	Bajaj Finserv	-1.2
JK Cement Ltd	0.7	Canara	-1.2
Grasim Industries Ltd	0.5	Reliance Industries	-1.3
Chemicals & Petrochemicals	0.5	Kotak Mahindra Bank	-1.4
Pidilite Industries Ltd	0.5	Eternal Ltd (Previously named as	-1.5
Construction ⁸	2.5	Zomato Ltd	-1.5
Larsen & Toubro Ltd ⁶	2.5	Bharti Airtel	-1.6
Consumer Durables	0.8	Bank of	-1.6
Amber Enterprises India Ltd	0.8	ICICI Bank	-1.8
Diversified Fmcg	1.3	Corporate Bond & NCDs	6.4
Hindustan UniLever Ltd	1.3	National Bank for Agriculture & Rural	2.6
Fertilizers & Agrochemicals	1.3	Development	
Coromandel International Ltd	1.3	REC LTD	2.0
Finance ²	6.4	LIC Housing Finance Ltd	1.2
Bajaj Finance Ltd ⁸	1.6	Indian Railway Finance Corporation Ltd	0.6
Cholamandalam Investment and Finance Company Ltd	1.3	Convertible Debenture	0.5
Bajaj Finserv Ltd	1.2	Cholamandalam Investment and	0.5
Power Finance Corporation Ltd	1.0	Company Ltd	
Home First Finance Company Ltd	0.6	REIT & InvIT	3.2
CRISIL Ltd	0.6	Embassy Office Parks	2.6
Financial Technology (Fintech)	0.9	Power Grid Infrastructure Investment	0.5
PB Fintech Ltd	0.9	Trust	
Gas	0.2	Cash, Call, NCA & Primary Mkt Appln	7.4
GAIL Ltd	0.2	TREPS	6.0
Healthcare Services	0.7	Cash and Other Net Current Assets	1.5
Indegene Limited	0.4	Margin Money For Derivatives	-0.2
Fortis Health Care Ltd	0.3	Grand Total	100.0
Industrial Products	1.3		
Cummins India Ltd	1.1		
Polycab India Ltd	0.2		
Insurance	0.4		
SBI Life Insurance Company Ltd	0.4		
IT - Software ⁶	3.8		
HCL Technologies Ltd	1.4		
Infosys Ltd	1.0		
Tata Consultancy Services Ltd	0.8		
Tech Mahindra Ltd	0.3		
Coforge Ltd	0.3		

No of Stocks: 61

• Top 10 Sectors
• Top 10 Holdings

Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



SUNDARAM MUTUAL
— Sundaram Finance Group —

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	5.6	8.4	9.9	10,564	10,838	10,994	1,20,000	1,26,667	1,27,027	1,30,736
Last 3 years	10.5	10.4	13.1	13,485	13,455	14,461	3,60,000	4,21,857	4,22,827	4,44,077
Last 5 years	11.2	11.2	16.5	17,025	17,034	21,446	6,00,000	7,81,158	7,80,664	8,52,318
Last 10 years	9.6	11.1	14.1	25,003	28,720	37,349	12,00,000	20,72,168	21,53,563	26,00,253
^Since Inception	10.0	10.2	11.8	41,755	42,529	52,865	17,90,000	41,65,598	43,47,622	55,10,390

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.05 and Direct: 0.59