

# Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation Fund



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

Fund Insights - May 2026

	Month End AUM .....	₹ 1,658 Cr.
	Total Stocks # .....	66
	YTM Portfolio .....	7.06%
	Macaulay Duration .....	4.07 Years
	Top 10 Stocks as % Total Portfolio .....	35.0%
	Benchmark (Tier I) .....	NIFTY 50 Hybrid Composite Debt 50:50 Index

## FUND FACTS & FEATURES

	<b>Fund Managers</b> Mr. Bharath S, Mr. Clyton Richard Fernandes (Equity) Mr. Dwijendra Srivastava (Debt)
	<b>Launch</b> Dec 2010
	<b>Minimum Investment</b> Rs.100/- per application and multiples of Rs.1/- thereafter
	<b>SIP</b> Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750
	<b>Exit Load</b> 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

## FUND MANAGER UPDATE

- Average BSE200 TTM PE 20x and BSE200 TTM PB 3 end of March. Based on the allocation framework, proposed net long equity allocation for the month of April 2026 would be 65.2%.
- Portfolio continues to have moderate sector bets with preference towards stocks with a growth bias and trading at reasonable risk reward.

### Overweight

- **Overweight on Financial Services:** supported by improving credit demand, ample system liquidity, stable asset quality, and reasonable valuations.
- **Telecom:** Robust earnings & cash flow growth, led by tariff hike cycle, better operating leverage, improved profitability, and debt reduction.
- **Capital Goods sectors:** aided by government's enhanced infra and defense budget outlays, as well as increased data center investments in India. We prefer stocks that have the combined moat of execution excellence, technological superiority, and policy protection.
- **IT:** valuation-led play combined with a structural bet on Artificial Intelligence (AI) transformation. In addition, a defensive hedge in a volatile global macro environment, as IT services companies are a resilient cash-flow-generating sector with consistent dividend payouts.
- **REITs:** strong growth in leasing of commercial office space, led by demand from GCCs. Dividend yield of 6-7% offers stable returns akin to that of fixed income.

### Underweight

- **Metals & Mining:** Underweight on Metals & Mining: reflecting global uncertainties and evolving business trends in the current macro environment. A prolonged geopolitical conflict could result in global demand slowdown, rising input costs and earnings volatility.
- **Utilities:** the sector's regulated equity model and relatively slow-and-steady nature would result in earnings growth lagging that of high-growth sectors.
- **FMCG:** unfavourable risk reward due to expensive valuations.

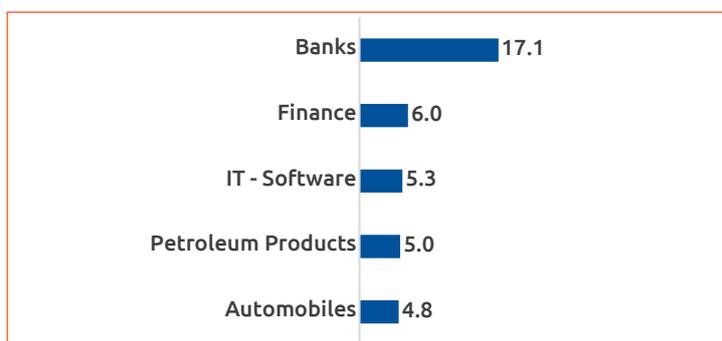
## TOP 5 FIXED INCOME SECURITIES (%)

Securities	Rating	Weight (%)
6.48% C G-Secs 06/10/2035	Sovereign	3.4
7.10% C G-Secs 08/04/2034	Sovereign	2.4
7.32% G-Secs 13/11/2030	Sovereign	1.9
7.38% C G-Secs 20/06/2027	Sovereign	1.8
7.58% REC NCD MD 31-05-2029- 234 SERIES B	ICRA AAA	1.5

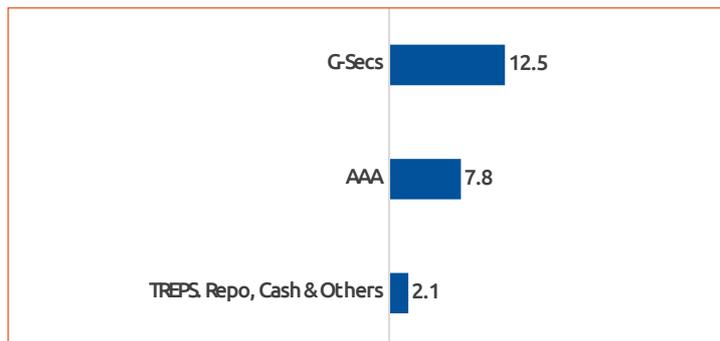
## ASSET ALLOCATION(%)

Particulars	Weight (%)
Net Equity	65.2
Derivatives	9.8
Fixed Income	20.3
Cash/Others	4.7

## TOP 5 EQUITY SECTORS (%)



## FIXED INCOME PROFILE (%)



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## INVESTMENT STRATEGY

### Equity

- 55.4% in net long equity with large cap biased.
- Ability to use Mid & Small cap to enhance return.

### Arbitrage

- 9.8% in arbitrage to generate income with stability and create eligibility for equity taxation.

### Fixed Income

- 20.3% in high quality debt to focus on accrual with mention duration.

## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)	Investment (₹)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)
Last 1 year	0.6	0.6	(0.3)	10,058	10,063	9,972	1,20,000	1,18,288	1,18,245	1,16,116
Last 3 years	9.5	8.8	11.2	13,122	12,878	13,753	3,60,000	3,85,400	3,87,813	3,86,010
Last 5 years	8.8	8.8	11.7	15,218	15,221	17,382	6,00,000	7,15,759	7,17,675	7,40,099
Since Inception	9.4	9.5	10.8	39,775	40,665	48,483	18,40,000	40,17,307	42,06,155	51,01,973

Past performance may or may not be sustained in future. Returns/investment value are as of April 30, 2026. Returns are on a compounded annual basis for period more than one year and absolute for one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on April 30, 2026. SIP values are in rupees. Different plans shall have a different expense structure.

## PERFORMANCE DETAILS OF OTHER FUNDS MANAGED BY THE FUND MANAGER

Scheme Name	1 year (%)		3 years (%)		5 years (%)		Fund Managers
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	
Performance details for schemes managed by Mr. Bharath S (No. of funds managed 6)							
Sundaram Mid Cap Fund	11.3	11.4	24.2	23.3	19.9	20.1	Bharath S & Shalav Saket
Sundaram Multi Cap Fund	3.4	6.0	15.9	17.8	14.5	16.0	Bharath S & Shalav Saket
Sundaram Aggressive Hybrid Fund	(0.1)	2.8	11.5	11.8	10.8	10.9	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	0.6	0.6	9.5	8.8	8.8	8.8	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram ELSS Tax Saver Fund	1.7	4.0	13.6	15.3	13.5	14.0	Bharath S & Rohit Seksaria & Shalav SAKET
Sundaram Flexi cap Fund	2.1	4.0	12.9	15.3	N.A	14.0	Bharath S & Shalav Saket
Performance details for schemes managed by Mr. Clyton Richard Fernandes (No. of funds managed 4)							
Sundaram Aggressive Hybrid Fund	(0.1)	2.8	11.5	11.8	10.8	10.9	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	0.6	0.6	9.5	8.8	8.8	8.8	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	2.3	4.5	10.1	9.1	8.9	8.5	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Multi Asset Allocation Fund	9.9	3.3	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes, Arjun G Nagarajan, Shalav Saket

Data as on April 30, 2026. Source: Fact Sheet, Computation In-house. Past performance may or may not be sustained in the future. Different plans shall have a different expense structure. Returns are compounded on an annual basis for periods more than one year and absolute for one year period using the NAV of the Regular Plan – Growth Option. Returns are computed using weighted average performance using the NAV & AUM Weight of Transferor and Transferee/ Surviving Scheme for the merged funds from Principal AMC. Performance data of top 3 and bottom 3 funds (based on 5 year compounded return) managed by the fund managers are provided herein. All benchmark returns are calculated based on TRI.

RISKOMETER	Sundaram Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Growth and Income</li> <li>• A mix of investments predominantly in equity and equity related instruments and fixed income securities.</li> </ul> <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p><b>RISKOMETER</b> The risk of the scheme is High</p>	<p><b>RISKOMETER</b> The risk of the benchmark is High</p>

SEBI Registered Name: Sundaram Mutual Fund & Registration Number: MF/034/97/2

For more details, consult your Mutual Fund Distributor. You can also call us on 1860 425 7237 or visit [www.sundarammutual.com](http://www.sundarammutual.com).

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.