

Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation Fund



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - December 2025

Month End AUM ₹ 1,737 Cr.

Total Stocks # 61

YTM Portfolio 6.57%

Macaulay Duration 3.99 Years

Top 10 Stocks as % Total Portfolio 34.3%

Benchmark (Tier I) NIFTY 50 Hybrid Composite
Debt 50:50 Index

FUND FACTS & FEATURES

Fund Managers
Mr. Bharath S, Mr. Clyton Richard Fernandes (Equity)
Mr. Dwijendra Srivastava (Debt)

Launch
Dec 2010

Minimum Investment
Rs.100/- per application and multiples of Rs.1/- thereafter

SIP
Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750

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

Plan / Option
Regular and Direct
Growth & IDCW (Payout, Re-investment, Transfer)

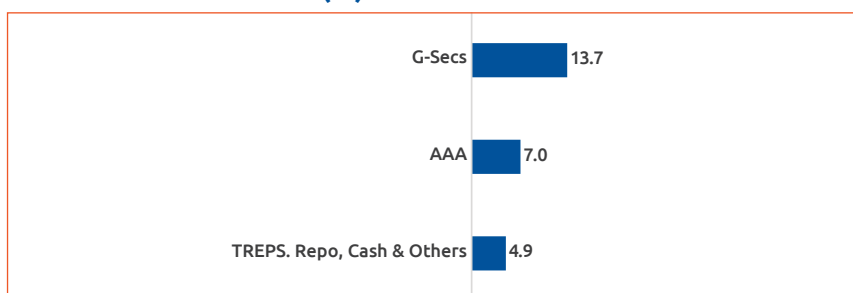
FUND MANAGER UPDATE

- Average BSE200 TTM PE 23.2x and BSE200 TTM PB 3.5 end of December. Based on the allocation framework, the net long equity allocation 56.2%.
- Portfolio continues to have moderate sector bets with preference towards stocks with a growth bias and trading at reasonable risk reward.
- Portfolio carries moderate overweight in financial services, consumer discretionary and underweights in technology.
- On a cap-curve basis, the fund continues to maintain around 57% exposure to large caps and the rest towards larger-midcaps.
- These are outcomes of stock selection with focus on structural medium-term growth opportunities, strong balance sheets and good promoter pedigree.

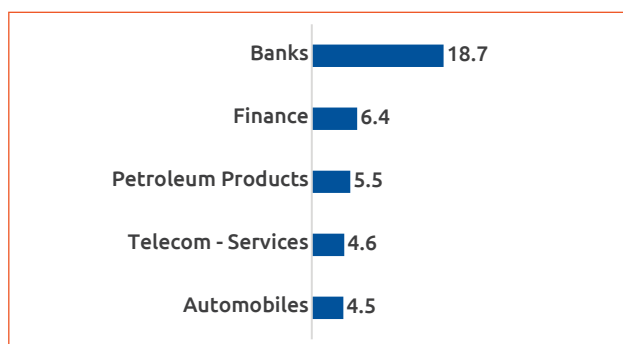
TOP 5 FIXED INCOME SECURITIES (%)

Securities	Rating	Weight (%)
7.10% G-Secs 08/04/2034	Sovereign	3.9
6.48% G-Secs 06/10/2035	Sovereign	1.9
7.32% G-Secs 13/11/2030	Sovereign	1.8
7.38% G-Secs20/06/2027	Sovereign	1.8
7.58% REC NCD MD 31-05-2029- 234 SERIES B	ICRA AAA	1.5

FIXED INCOME PROFILE (%)



TOP 5 EQUITY SECTORS (%)



ASSET ALLOCATION(%)

Particulars	Weight (%)
Net Equity	56.2
Derivatives	13.3
Fixed Income	20.7
Cash/Others	9.7

INVESTMENT STRATEGY

Equity

- 56.2% in net long equity with large cap biased.
- Ability to use Mid & Small cap to enhance return.

Arbitrage

- 13.3% in arbitrage to generate income with stability and create eligibility for equity taxation.

Fixed Income

- 20.7% in high quality debt to focus on accrual with mention duration.

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 (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)	Investment (₹)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)
Last 1 year	5.1	9.0	11.9	10,514	10,896	11,188	1,20,000	1,25,140	1,25,983	1,29,455
Last 3 years	10.5	10.9	14.3	13,513	13,641	14,941	3,60,000	4,15,067	4,18,541	4,38,437
Last 5 years	10.3	10.3	14.7	16,317	16,330	19,832	6,00,000	7,68,015	7,72,117	8,38,759
Since inception	9.9	10.1	11.7	41,420	42,441	52,717	18,00,000	41,42,068	43,48,580	55,04,955

Past performance may or may not be sustained in future. Returns/investment value are as of December 31, 2025. 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 December 31, 2025. SIP values are in rupees.

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	4.1	6.0	24.4	24.0	22.8	24.0	Bharath S & Ratish B Varier
Sundaram Large and Mid Cap Fund	3.6	8.2	16.7	19.4	17.0	19.5	Bharath S
Sundaram ELSS Tax Saver Fund	7.7	7.8	15.8	16.7	16.4	16.9	Bharath S & Rohit Seksaria
Sundaram Aggressive Hybrid Fund	4.5	8.6	12.6	13.2	13.2	12.7	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	5.1	9.0	10.5	10.9	10.3	10.3	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Flexi cap Fund	7.2	7.8	15.1	16.7	N.A	16.9	Bharath S
Performance details for schemes managed by Mr. Clyton Richard Fernandes (No. of funds managed 6)							
Sundaram Infrastructure Advantage Fund	4.1	14.6	22.2	23.3	22.8	22.7	Clyton Richard Fernandes
Sundaram Aggressive Hybrid Fund	4.5	8.6	12.6	13.2	13.2	12.7	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	5.1	9.0	10.5	10.9	10.3	10.3	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	6.4	9.3	11.4	10.1	10.0	9.3	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Dividend Yield Fund	3.3	7.8	17.0	16.7	16.5	16.9	Clyton Richard Fernandes
Sundaram Multi Asset Allocation Fund	18.9	10.2	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes

Data as on December 31, 2025. 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	Fund	CRISIL Hybrid 35+65 Aggressive Index
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long Term Capital Growth and Income A mix of investments predominantly in equity and equity related instruments and fixed income securities. <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p>RISKOMETER</p> <p>The risk of the scheme is Moderately High</p>	<p>RISKOMETER</p> <p>The risk of the benchmark is Very High</p>

For more details, consult your Mutual Fund Distributor. You can also call us on 1860 425 7237 or visit www.sundarammutual.com.

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