

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)

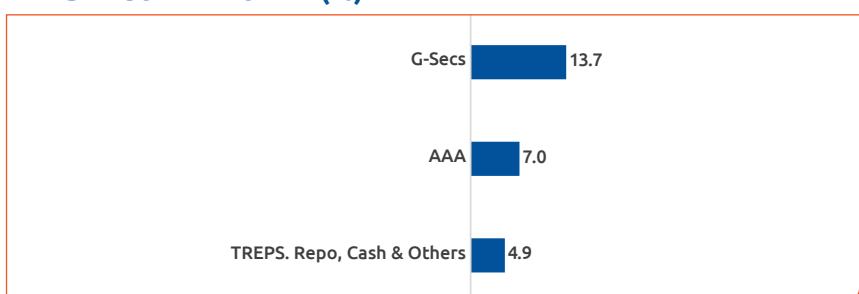
FUND MANAGER UPDATE

- 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.

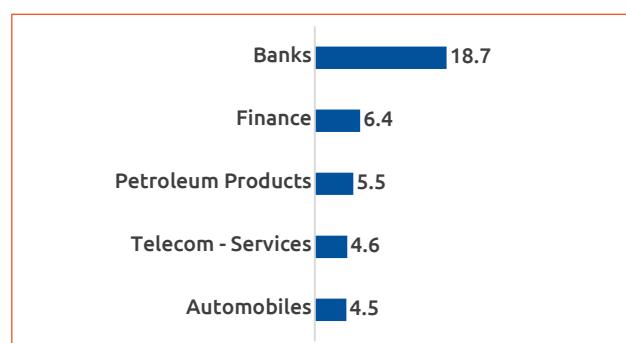
TOP 5 FIXED INCOME SECURITIES (%)

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-Secs 20/06/2027	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	Arbitrage	Fixed Income
<ul style="list-style-type: none"> 56.2% in net long equity with large cap biased. Ability to use Mid & Small cap to enhance return. 	<ul style="list-style-type: none"> 13.3% in arbitrage to generate income with stability and create eligibility for equity taxation. 	<ul style="list-style-type: none"> 20.7% in high quality debt to focus on accrual with mention duration.

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PERFORMANCE

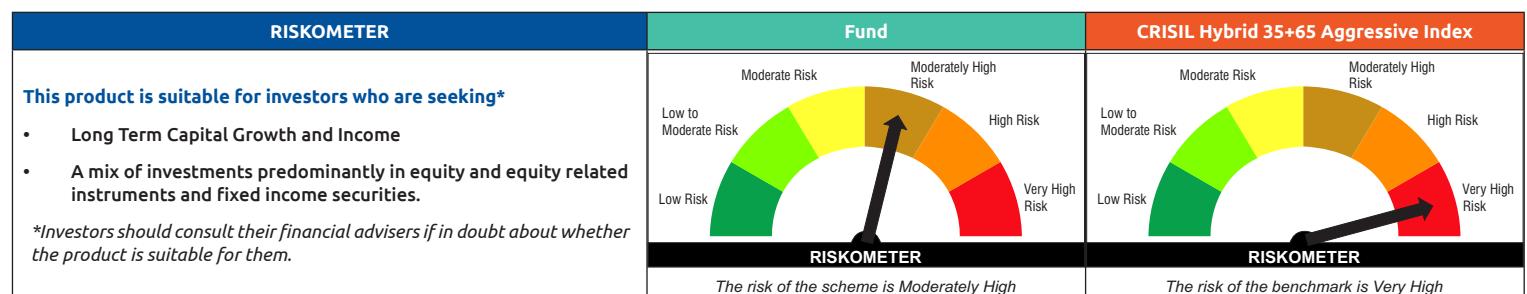
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)	Investment (₹)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)
Last 1 year	5.1	9.0	11.9	10,514	10,896	11,188	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.



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.