

MANAGE MARKET VOLATILITY

with the calmness of
Debt + Equity combo!

TATA

BALANCED ADVANTAGE FUND

(An open ended Dynamic Asset Allocation Fund)

As on 30th June 2025

DATE OF ALLOTMENT

January 28, 2019

BENCHMARK

CRISIL Hybrid 50+50 - Moderate Index

FUND SIZE

Rs. 10353.09 Crores

MONTHLY AVERAGE AUM

Rs. 10266.35 Crores

FUND MANAGER

Rahul Singh, Sailesh Jain & Akhil Mittal
(Managing Since 28-Jan-19)

EXPENSE RATIO**

Direct - 0.41
Regular - 1.69

EXIT LOAD

1) Redemption/Switch-out/SWP/STP on or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment - NIL.

2) Redemption/Switch-out/SWP/STP on or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment - 1%.

3) Redemption / Switch-out/SWP/STP after expiry of 90 days from the date of allotment - NIL. w.e.f. 07 Jan, 2022

MINIMUM INVESTMENT

Rs. 5,000/- and in multiples of Re. 1/- thereafter.

KEY MEASURES[^]

KEY MEASURES [#]	FUND	BENCHMARK
Standard Deviation	6.80	7.35
Sharpe Ratio	1.11	1.17
Portfolio Beta	0.88	NA
R Squared	0.96	NA
Treynor	0.72	NA
Jenson	0.00	NA

Annualized Portfolio YTM*	6.57%
Modified Duration	2.66 Years
Macaulay Duration	2.76 Years
Residual Maturity	4.58 Years

[^]Risk-free rate based on the FBIL Overnight MIBOR rate of 5.52% as on June 30, 2025. *For the period of 3 years

[#] In case of semi-annual YTM, it will be annualized. Current YTM is not an indicative for future YTM. It is subject to change on daily basis depending on market conditions.

**Note: The rates specified are actual month end expenses charged as on June 30, 2025. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.



FUND OVERVIEW

Tata Balanced Advantage Fund seeks capital appreciation opportunities and income distribution through investments in a mix of Equity, Arbitrage and Debt portfolios. Dynamic asset allocation allows investments as per prevailing market conditions and make money work harder.



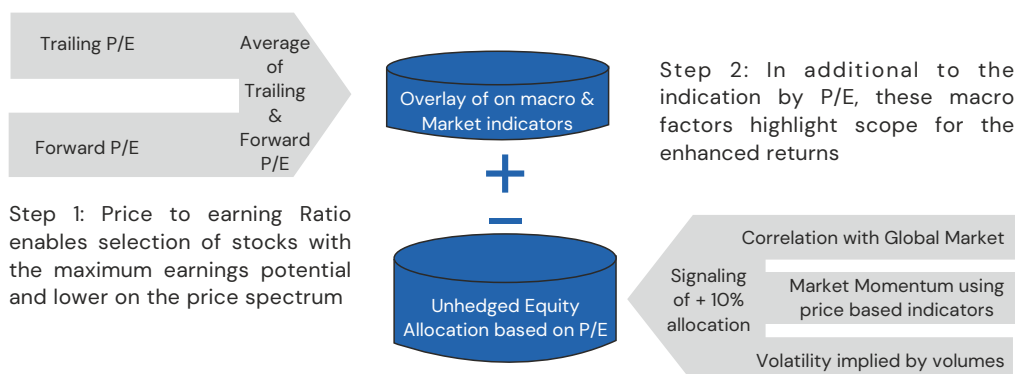
WHY TATA BALANCED ADVANTAGE FUND?

• **Actively managed Equity Allocation:** Closely monitors the market behavior and shifts the allocation between Equity, Debt, Reits & Invits. Active allocation to equity & equity related instruments, Minimum 65%-100% including hedged equity/arbitrage, debt allocation between 0%-35% and Reits & Invits allocation between 0 - 10% .

• **A valuation - aware equity oriented scheme:** Investments in a mix of equity, hedged equity/arbitrage and debt portfolios. The scheme will endeavor to capture market trends and manage judicious mix of debt & equity, making sure the fund always has equity taxation benefit.

• **Diligent Risk Management:** • Diversification across stocks/sectors. • Liquidity of stocks/fixed income instruments play an important role in risk management. • Regular monitoring of exposure limits

ARRIVING AT EQUITY ALLOCATIONS



Internal Model constructed based on current market views



HIGHLIGHTS

01

FOCUS

Seeks to provide Capital appreciation, Regular income, downside protection through different asset classes

02

MODEL BASED

Allocations based on model to capture market trends extensively

03

VALUATION IMPACT

Average of Trailing and Forward P/E of Nifty 50 to arrive at equity allocations

04

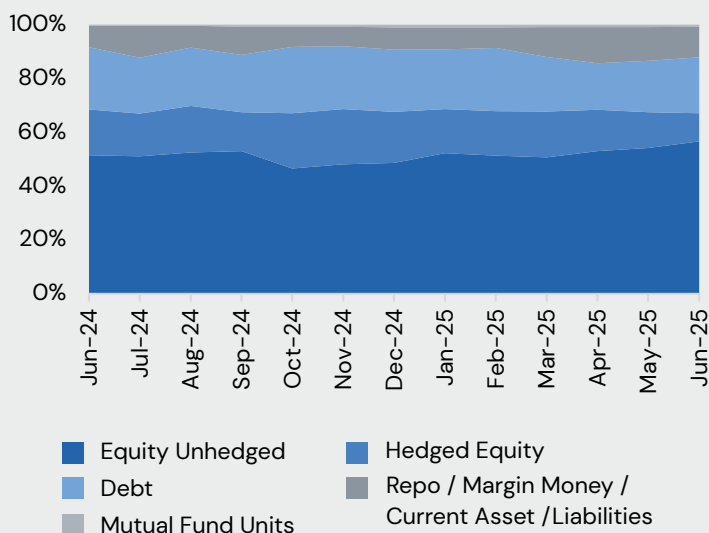
MACRO FACTORS

Equity Allocations subject to Global Correlation, Market Momentum & Volatility

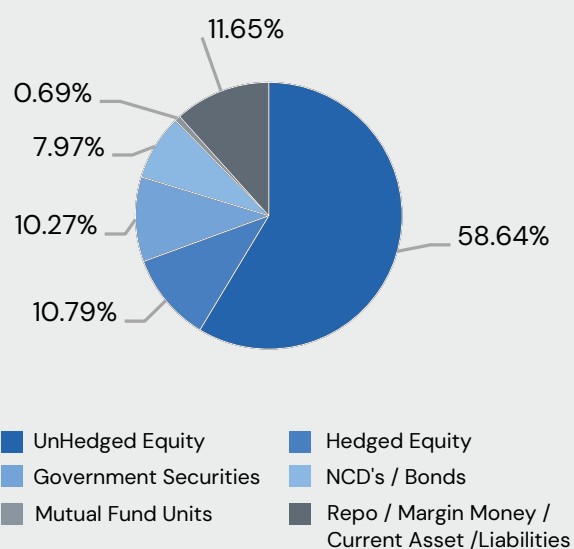
Internal Model constructed based on current market views



ASSET ALLOCATION TREND



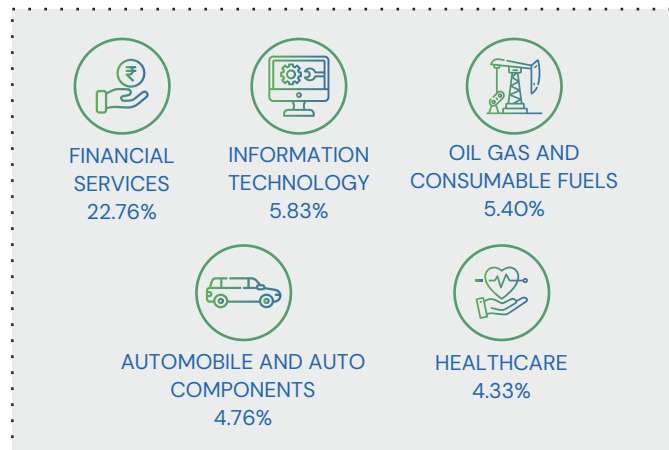
ASSET ALLOCATION



TOP 10 CASH EQUITY HOLDINGS

Issuer Name	% to NAV
HDFC Bank Ltd.	4.74
Reliance Industries Ltd.	4.43
ICICI Bank Ltd.	3.01
Mahindra & Mahindra Ltd.	2.29
Bharti Airtel Ltd.	2.20
State Bank Of India	2.16
Larsen & Toubro Ltd.	2.13
Infosys Ltd.	2.02
Axis Bank Ltd.	2.02
Kotak Mahindra Bank	1.63
Total	26.63

TOP 5 SECTORS



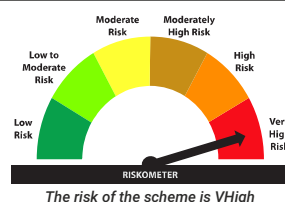
Product Label

This product is suitable for investors who are seeking*:

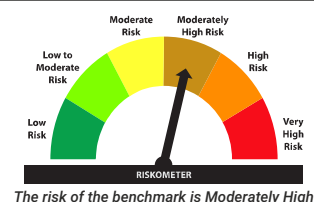
- Capital Appreciation along with generation of income over medium to long term period.
- Predominant investment in equity and equity related instruments as well as in debt and money market instruments.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

Tata Balanced Advantage Fund



CRISIL Hybrid 50+50 - Moderate Index



It may be noted that risk-o-meter specified above is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.

DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.