

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, Clayton Richard Fernandes, Dwijendra Srivastava
Month End AUM	INR 1,496 Cr.
Avg. AUM	INR 1,506 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

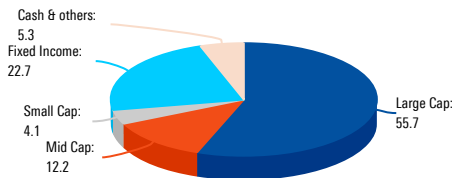
NET ASSET VALUE (NAV)

	Regular	Direct
Growth	33.38	38.90
IDCW	15.49	18.81

RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,70,572 Cr.
Median Market Cap	INR 1,17,589 Cr.
Standard Deviation	7.6
Beta	1.0
Information Ratio	0.1
Sharpe Ratio	0.4
Average Maturity of Portfolio	6.84 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	4.45 Years
Modified Duration of Portfolio	4.26 Years
YTM of Portfolio	7.04 %
Turnover Ratio	64.3

MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	72.0
Aerospace & Defense	0.5
Bharat Electronics Ltd	0.5
Agricultural Food & Other Products	1.2
TATA Consumer Products Ltd	0.6
Marico Ltd	0.6
Auto Components	1.1
Apollo Tyres Ltd	0.6
Craftsman Automation Ltd	0.3
Amara Raja Energy & Mobility Ltd	0.2
Automobiles ⁵	4.3
Mahindra & Mahindra Ltd ¹⁰	1.5
Maruti Suzuki India Ltd	1.1
Bajaj Auto Ltd	0.9
Tata Motors Ltd	0.8
Banks ¹	20.9
HDFC Bank Ltd ²	5.2
ICICI Bank Ltd ³	4.8
Kotak Mahindra Bank Ltd ⁶	2.8
State Bank of India ⁷	2.1
IndusInd Bank Ltd ⁹	1.9
Axis Bank Ltd	1.4
Bank of Baroda	1.3
Canara Bank	1.2
Indian Bank	0.2
Beverages	1.5
United Spirits Ltd	1.0
Varun Beverages Ltd	0.5
Capital Markets	0.5
Computer Age Management Services Ltd	0.5
Cement & Cement Products ¹⁰	1.9
Ultratech Cement Ltd	0.9
Grasim Industries Ltd	0.6
JK Cement Ltd	0.4
Construction ⁹	2.0
Larsen & Toubro Ltd ⁸	2.0
Consumer Durables ⁸	2.5
Kalyan Jewellers India Ltd	1.3
Amber Enterprises India Ltd	0.6
Voltaas Ltd	0.5
Titan Company Ltd	0.1
Diversified Fmcg	0.6
ITC Ltd	0.6
Fertilizers & Agrochemicals	0.5
Coromandel International Ltd	0.5
Finance ⁷	2.9
Shriram Finance Ltd	1.1
Bajaj Finance Ltd	0.9
Bajaj Finserv Ltd	0.9
Gas	0.3
GAIL Ltd	0.3
Mahanagar Gas Ltd	0.0
Healthcare Services	0.4
Fortis Health Care Ltd	0.4
Industrial Products	1.5
Polycab India Ltd	0.5
Grindwell Norton Ltd	0.5
Finolex Industries Ltd	0.4
Kirloskar Oil Engines Ltd	0.1
Insurance	0.7
ICICI Prudential Life Insurance Company Ltd	0.7
IT - Software ²	7.5
Infosys Ltd ⁴	4.3
HCL Technologies Ltd	1.2
Tata Consultancy Services Ltd	1.0
Tech Mahindra Ltd	0.7
Mphasis Ltd	0.3

Portfolio	% Of Net Asset
Leisure Services	0.8
Jubilant Foodworks Ltd	0.8
Non - Ferrous Metals	0.4
Hindalco Industries Ltd	0.4
Petroleum Products ³	6.7
Reliance Industries Ltd ¹	5.9
Bharat Petroleum Corporation Ltd	0.8
Pharmaceuticals & Biotechnology ⁴	4.9
Cipla Ltd	1.3
Sun Pharmaceutical Industries Ltd	1.0
Alkem Laboratories Ltd	0.8
Zydus Lifesciences Ltd	0.7
Dr. Reddys Laboratories Ltd	0.6
Lupin Ltd	0.5
Power	1.3
NTPC LTD	0.7
TATA Power Company Ltd	0.6
Retailing	0.2
Zomato Ltd	0.2
Telecom - Services ⁶	4.3
Bharti Airtel Ltd ⁵	3.8
Indus Towers Ltd	0.5
Transport Services	0.2
Delhivery Ltd	0.2
Government Securities/Treasury Bills	14.4
Central Government Securities	11.3
Government	2.1
Government Securities	0.7
Tamil Nadu State Government Securities	0.3
Derivatives	-14.8
Mahanagar Gas Ltd	-0.0
Titan Company Limited	-0.1
GAIL (India) Limited	-0.1
Axis Bank Limited	-0.2
Tata Motors Limited	-0.3
Hindalco Industries Limited	-0.4
Infosys Limited	-0.5
Bajaj Finserv Limited	-0.9
Bajaj Finance Limited	-0.9
Canara Bank	-1.2
Cipla Limited	-1.3
Bank of Baroda	-1.3
Reliance Industries Limited	-1.4
Bharti Airtel Limited	-1.4
Kotak Mahindra Bank Limited	-1.4
Mahindra & Mahindra Limited	-1.5
IndusInd Bank Limited	-1.9
Corporate Bond & NCDs	7.8
REC LTD	2.4
LIC Housing Finance Ltd	2.0
National Bank for Agriculture & Rural Development	2.0
Indian Railway Finance Corporation Ltd	0.7
HDFC Bank Ltd (Prev HDFC Ltd)	0.7
Convertible Debenture	0.5
Cholamandalam Investment and Company Ltd	0.5
REIT & InvIT	2.2
Embassy Office Parks	1.7
Power Grid Infrastructure Investment Trust	0.5
Cash, Cal, NCA & Primary Mkt Appln	5.3
TREPS	4.3
Margin Money For Derivatives	0.6
Cash and Other Net Current Assets	0.4
Cash And Others	5.3
Grand Total	100.0

No of Stocks: 66

• Top 10 Sectors
• Top 10 Holdings

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	8.7	9.3	9.6	10,873	10,925	10,958	1,20,000	1,20,596	1,22,595	1,19,885
Last 3 years	9.8	9.5	12.0	13,238	13,124	14,058	3,60,000	4,23,110	4,22,550	4,39,405
Last 5 years	13.1	11.9	15.8	18,479	17,584	20,844	6,00,000	7,99,258	7,99,000	8,96,145
^Since Inception	10.0	10.1	11.6	38,400	39,001	46,906	16,90,000	37,33,764	38,90,327	47,92,900

Past performance may or may not be sustained in future. Returns/investment value are as of Jan 31, 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 Jan 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 6.65 as on Jan 31, 2025. Turnover Ratio* - Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 54. Disclosures: Page 44. Expense Ratio for the month of Jan 31, 2025 - Regular: 2.1 and Direct: 0.7