

BALANCED ADVANTAGE FUNDS

Scheme Name	<i>ICICI Pru Balanced Advantage Fund</i>	<i>Tata Balanced Advantage Fund</i>	<i>WhiteOak Balanced Advantage Fund</i>
AUM(In Crs)	70,551.44	9,128.04	2,152.37
Inception Date	30 December 2006	28 January 2019	10 February 2023
Returns (%)			
1 Yr -	5.82%	3.14%	2.30%
3 Yr -	12.19%	9.56%	11.75%
5 Yr -	11.20%	9.39%	-
Since Inception	11.03%	10.41%	11.39%
Asset Allocation(%)			
Equity	68.12% (Large-58.11%; Mid-5.23%; Small-3.40%)	65.61% (Large-46.63%; Mid-10.67%; Small-6.66%)	65.45% (Large-48.25%; Mid-4.88%; Small-12.04%)
Debt	18.86%	27.60%	22.69%
Others	13.02%	6.79%	11.86%
Top 5 Holdings(%)	Tri-Party Repo (TREPS)-7.96% TVS Motor Company Ltd.-5.25% ICICI Bank Ltd.-3.97% HDFC Bank Ltd.-3.65% Reliance Industries Ltd.-3.27%	Reliance Industries Ltd.-4.93% HDFC Bank Ltd.-4.90% Bharti Airtel Ltd.-2.92% Larsen & Toubro Ltd.-2.55% ICICI Bank Ltd.-2.04%	ICICI Bank Ltd.-6.35% HDFC Bank Ltd.-5.22% Clearing Corporation Of India Ltd.-5.09% Bharti Airtel Ltd.-3.59% Nexus Select Trust-2.63%
Top 5 Sectors(%)	Bank-17.27% Finance-12.02% Automobile & Ancillaries-11.53% G-Sec-8.93% Miscellaneous-7.96%	Finance-15.71% G-Sec-15.10% Bank-13.79% Crude Oil-5.70% Healthcare-5.36%	Finance-27.22% Bank-21.12% G-Sec-6.27% IT-5.88% Healthcare-5.23%
Alpha (%) (3 Yrs)*	0.35	0.10	0.24
Beta (3 Yrs)*	0.50	0.56	0.62
Sharpe (3 Yrs)*	0.39	0.25	0.30
SD (%) (3 Yrs)*	6.39	7.04	7.93
Shortlisting Parameters	<p>1) The fund follows a valuation-driven contra approach, meaning it cuts equity exposure when markets are overvalued and adds when cheaper, helping manage downside risk and smooth returns over time.</p> <p>2) The fund maintains Lower SD & higher Sharpe ratio versus peers highlight the fund's superior risk-adjusted performance.</p> <p>3) The fund is managed by fund manager Mr. Sankaran Naren with 26 years of prior experience.</p>	<p>1) The fund imposes an exit load for up to 30 days only v/s 365 days for other funds.</p> <p>2) Lower volatility and competitive Sharpe profile vs peers highlight the fund's balanced risk-adjusted performance.</p> <p>3) The fund manager, Mr. Rahul Singh with experience of over two decades across equity, derivative and fixed income portfolios, applying dynamic allocation discipline and risk management.</p>	<p>1) The Allocation between equity and debt is valuation-driven, with net equity adjusted according to market opportunities, higher equity in attractive markets and more debt/ cash when valuations are stretched.</p> <p>2) This fund is managed by CIO(Equity), Mr. Ramesh Mantri who has an experience for over two decades.</p> <p>3) Fund is only Three year old and since inception it has delivered the one of the highest annualised return in the category surpassing the category.</p>
Fund Managers	Sankaran Naren; Manish Banthia; Rajat Chandak; Ihab Dalwai; Ritesh Lunawat; Sri Sharma; Sharmila D'mello	Rahul Singh; Akhil Mittal; Sailesh Jain	Ramesh Mantri, Piyush Baranwal, Trupti Agrawal, Dheeresh Pathak
Exit Load	Nil upto 30% & 1% for remaining within 1Y.	0.50% or or before 30D, Nil after 30D	Nil
Expense Ratio	1.39%	1.72%	2.51%

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