

Date: 04.08.2025

Balanced Advantage Funds (BAFs)

Balanced Advantage Funds are mutual funds that dynamically shift between equity and debt based on market conditions. They aim to give better returns than pure debt funds while reducing the risk of full equity exposure. They offer stability during market volatility and are usually taxed like equity funds.

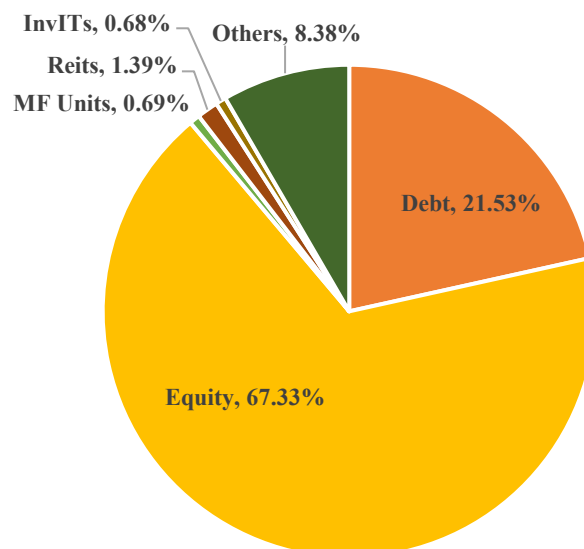
Details of Certain Balanced Advantage Funds:

1. Tata Balanced Advantage Fund

Returns:

Year	1 Year	3 Year	5 Year
Returns	4.27%	13.58%	14.14%
CRISIL Hybrid 50+50 - Moderate Index	7.57%	14.72%	14.66%

Composition:



Debt Holdings:

Issuer	% to NAV
Non Convertible Debentures	7.70
Government Securities	7.56
State Development Loans	2.72
Commercial Papers	1.17
Securitized Debt	1.66
Certificate of Deposits	0.48
Zero Coupon Bond	0.24

Top 5 Equity Holdings:

Issuer	% to NAV
Reliance Industries	4.43
HDFC Bank	4.09
ICICI Bank	2.43
Bharti Airtel	2.20
Larsen & Toubro	2.02

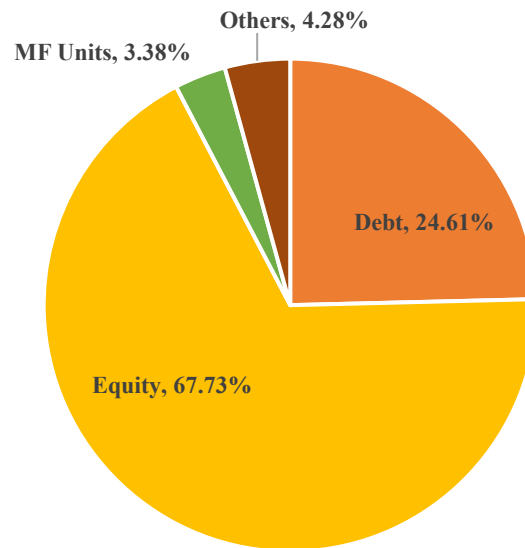
Returns as on 30th June & Portfolio as on 03rd August, 2025.

2. UTI Balanced Advantage Fund**Returns:**

Year	1 Year
Returns	9.18%
NIFTY 50 Hybrid Composite Debt 50:50	8.48%



Composition:



Debt Holdings:

Issuer	% to NAV
Non Convertible Debentures	16.77
Government Securities	7.84

Top 5 Equity Holdings:

Issuer	% to NAV
HDFC Bank	8.84
ICICI Bank	5.46
Bharti Airtel	3.81
Reliance Industries	3.69
Infosys	3.40

Returns & Portfolio as on 30th June, 2025.

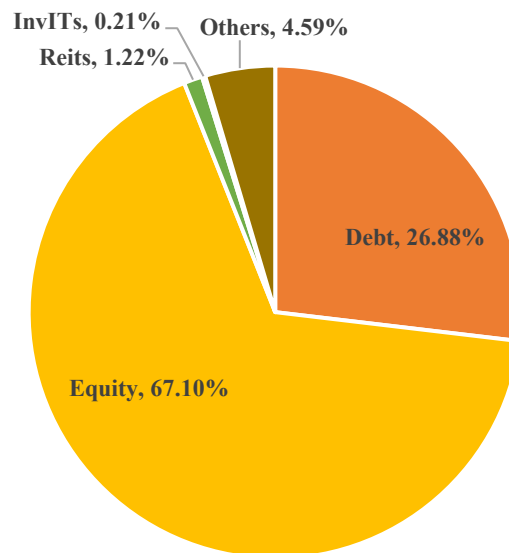


3. HDFC Balanced Advantage Fund

Returns:

Year	3 Year	5 Year	10 Year
Returns	14.37%	25.20%	23.35%
NIFTY 50 Hybrid Composite Debt 50:50 Index	13.61%	13.87%	10.83%

Composition:



Debt Holdings:

Issuer	% to NAV
Credit Exposure (Non Perpetual)	17.59
Government Securities (Central/State)	9.24
Credit Exposure (Perpetual Bonds)	0.05



Top 5 Equity Holdings:

Issuer	% to NAV
HDFC Bank	5.43
ICICI Bank	3.90
Reliance Industries	3.60
Bharti Airtel	3.31
Infosys	2.87

Returns & Portfolio as on 30th June, 2025.**MFD Details:**

Nilanjan Dey

MFD

ARN - 84929

Regards,
Trina Dutta
Research Executive, Wishlist Capital

* Mutual funds are subject to market risks. Please read all scheme-related documents carefully before investing. Past performance does not indicate future results. Investments are subject to market fluctuations, and there is no assurance of returns.

