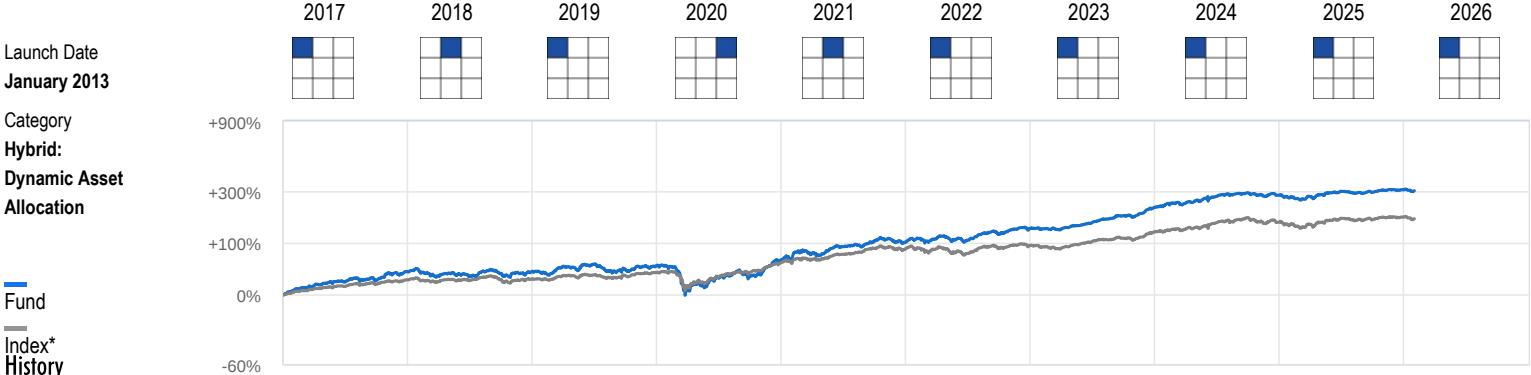


# HDFC Balanced Advantage Fund - Direct Plan



Rating	★★★	Unrated	Unrated	Unrated	★★	★★★	★★★★★	★★★★★	★★★★★	★★★★★
NAV (₹)	195.34	195.73	210.6	227.88	289.66	346.33	457.6	537.43	579.72	570.3640
Quartile Ranking	4	4	3	4	1	1	1	2	2	2
Total Return(%)	29.45	-1.93	7.60	8.20	27.11	19.56	32.13	17.29	7.87	-1.61
Index*	22.52	1.22	8.49	14.21	20.51	4.18	19.86	13.17	7.45	-2.44
Rank (Funds/Category)	3/3	-/16	14/22	22/24	2/25	1/27	1/30	6/34	15/37	19/41
Net Assets (₹Cr)	1,241	38,502	44,497	39,535	41,282	51,027	73,349	95,521	1,08,205	1,08,205

## Suitability

This fund invests in a mix of equity and fixed-income securities. The proportion of the two is dynamically managed and may keep varying depending on the market outlook of the fund manager.

These funds tend to fall less than pure equity funds when stock markets decline because of their debt allocation. This makes them suitable for conservative equity investors. But invest only if you have an investment horizon of more than five years, and do so only through the SIP route.

## Taxability of earnings:

### Capital gains:

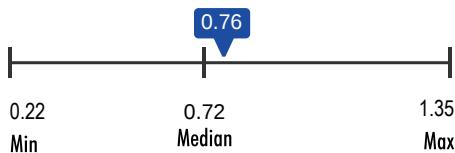
The following tax treatment is based upon last 12-months asset allocation and may vary from other funds in the category.

- If the mutual fund units are sold after 1 year from the date of investment, gains upto Rs 1.25 lakh in a financial year are exempt from tax. Gains over Rs 1.25 lakh are taxed at the rate of 12.5%.
- If the mutual fund units are sold within 1 year from the date of investment, entire amount of gain is taxed at the rate of 20%.
- No tax is to be paid as long as you continue to hold the units.

### Dividends:

- Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 10,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

## Expense Ratio (%)



All data as on 30-Jan-2026

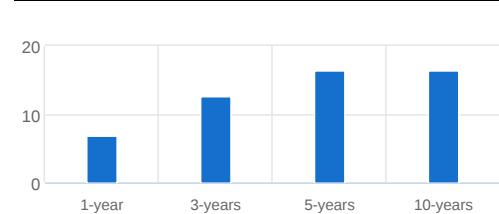
\*VR Dynamic Asset TRI

## Trailing Returns (%)

● Fund ● Category



## SIP Returns (%)



## Risk Measures

	Fund	Index*	Cat avg
Standard Deviation	8.73	9.37	7.66
Sharpe Ratio	1.28	0.73	0.93
Beta	0.85	--	0.76
R-Squared	0.84	--	0.88
Sortino Ratio			
Alpha			

## Investment Information

AMC:	HDFC Asset Management Company Ltd
Website:	<a href="http://www.hdfcfund.com">http://www.hdfcfund.com</a>
Registrar:	Computer Age Management Ser...
Min Inv (₹):	100
Min SIP Inv (₹):	100
Exit Load:	For units in excess of 15% of the inv...
<b>NAV</b>	
Growth:	570.36
IDCW:	44.81

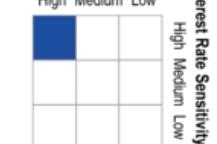
## Equity Fund Style

Investment Style  
Growth Blend Value



## Debt Fund Style

Credit Quality  
High Medium Low



## Portfolio Characteristics

Avg Mkt Cap	3,03,367
PB / PE	3.03/19.17
Large-cap	77.69
Mid-cap	12.75
Small-cap	9.56

## Portfolio Characteristics

Company	Assets
HDFC Bank	5.30
ICICI Bank	4.31
Reliance Industries	4.06
Bharti Airtel	3.26
State Bank of India	3.18
Embassy Office Par...	0.78

## Top Holdings Equity (%)

Company	Assets
Company	Assets
High GOI 2033	2.08
High GOI 2034	1.41
High GOI 2034	1.06
High GOI 2037	0.92
Embassy Office Par...	0.78

## Top Holdings Debt (%)

Company	Assets
Company	Assets
High GOI 2033	2.08
High GOI 2034	1.41
High GOI 2034	1.06
High GOI 2037	0.92
Embassy Office Par...	0.78

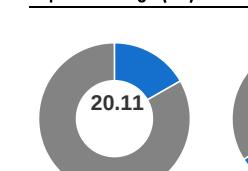
## Top Sector Weights (%)

Financial	21.42
Technology	10.15
Energy & Utilities	8.85
Industrials	8.4
Consumer Discretionary	5.32

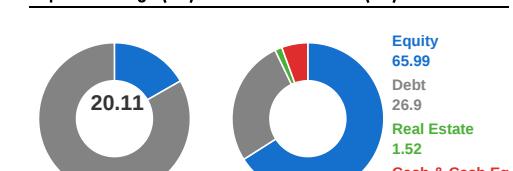
## Top Rating

AAA	16.33
SOV	9.89
Cash Equivalent	5.58
Unrated / Others	0.41
AA	0.24

## Top 5 Holdings (%)



## Asset Allocation (%)



# Thinking of Investing in HDFC Balanced Advantage Dir ?

## Before you do, consider this:

Value Research Fund Advisor has analysed thousands of mutual funds to create a curated list of recommendations with the highest potential to achieve your financial goals. With our personalised advice and expert insights, you can build a successful mutual fund portfolio with confidence

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### Personalized fund portfolios

Investment plans tailored to your investment goals, risk profile, and timeline



### Top Mutual fund picks

Handpicked list of funds for every investing need, updated regularly



### Buy Sell Hold guidance

Know which of your funds are investment worthy and which you should exit

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