



**THE MARKET  
MIGHT BE  
TOPSY TURVY  
YOUR PORTFOLIO  
NEED NOT BE**

As on 30th April 2022



**FUND OVERVIEW**

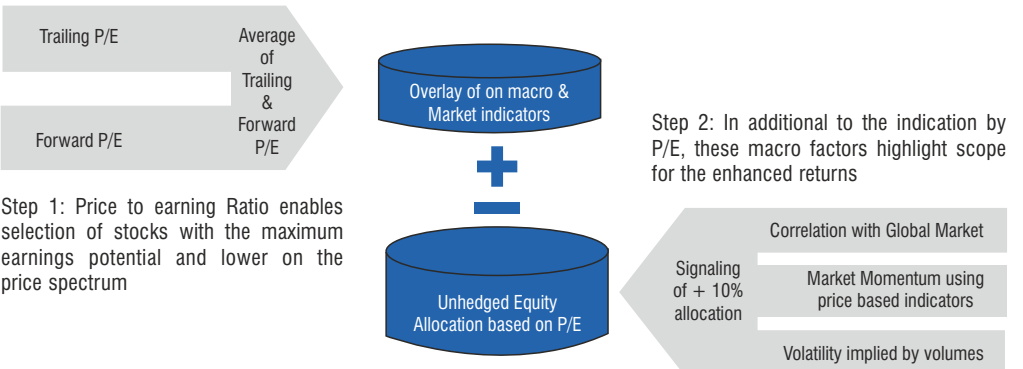
Tata Balanced Advantage Fund seeks capital appreciation opportunities and income distribution through investments in a mix of Equity, Arbitrage and Debt portfolios. Dynamic asset allocation allows investments as per prevailing market conditions and make money work harder.



**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

**DATE OF ALLOTMENT**

January 28, 2019

**BENCHMARK**

CRISIL Hybrid 50+50 - Moderate Index

**FUND SIZE**

Rs. 4863.41 Crores

**MONTHLY AVERAGE AUM**

Rs. 4782.93 Crores

**FUND MANAGER**

Rahul Singh, Sailesh Jain & Akhil Mittal  
(Managing Since 09-Jan-19)

**EXPENSE RATIO\*\***

Direct - 0.32

Regular - 1.85

**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  
Exit Load: 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 - Exit Load: 1% of the applicable Net Asset Value (NAV)
- 3) Redemption/Switch-out/SWP/STP after expiry of 90 days from the date of allotment - Exit Load: Nil

**MINIMUM INVESTMENT**

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

KEY MEASURES ^	FUND	BENCHMARK
Standard Deviation	11.02	10.77
Sharpe Ratio	0.22	0.29
Portfolio Beta	1.02	1.00
R Squared	0.97	1.00
Treynor	0.67	0.89
Jenson	-0.23	NA

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.93% as on Apr 29, 2022

<b>Portfolio Macauley Duration</b>	1.40 Years
<b>Modified Duration</b>	1.34 Years
<b>Average Maturity</b>	1.52 Years
<b>Gross Yield to Maturity*</b>	3.78%

\* Computed on the invested amount for debt portfolio

\*\*Note: The rates specified are actual month end expenses charged as on Apr 30, 2022. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.



## 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

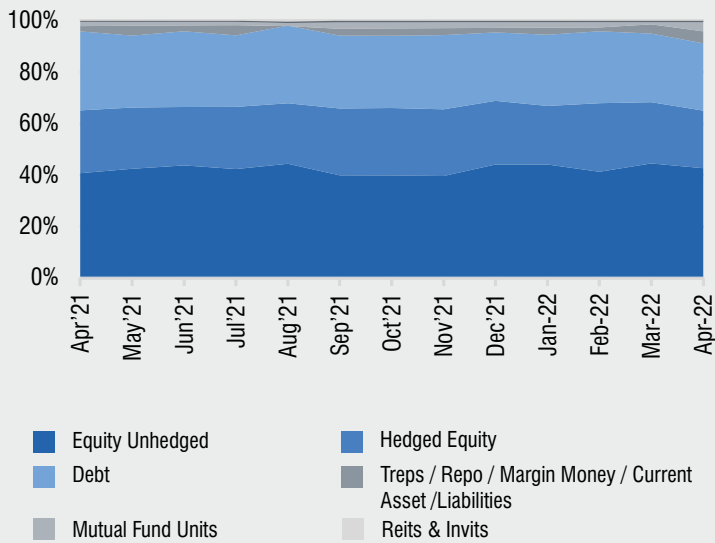
**03 VALUATION IMPACT**  
Average of Trailing and Forward P/E of Nifty 50 to arrive at equity allocations

**04 MACRO FACTORS**  
Equity Allocations subject to Global Correlation, Market Momentum & Volatility

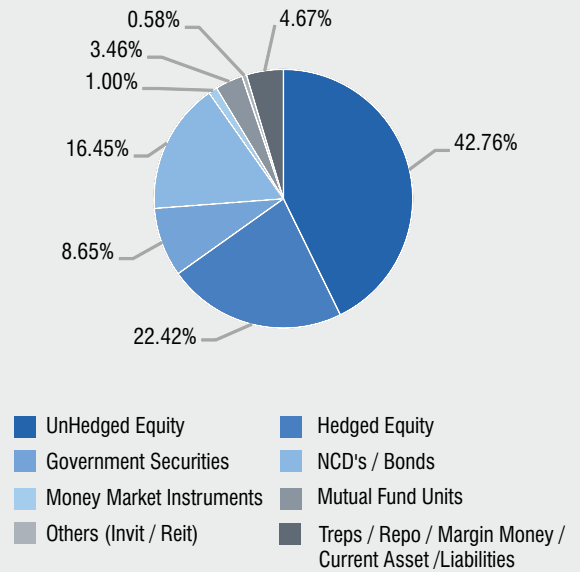
Internal Model constructed based on current market views



## ASSET ALLOCATION TREND



## ASSET ALLOCATION

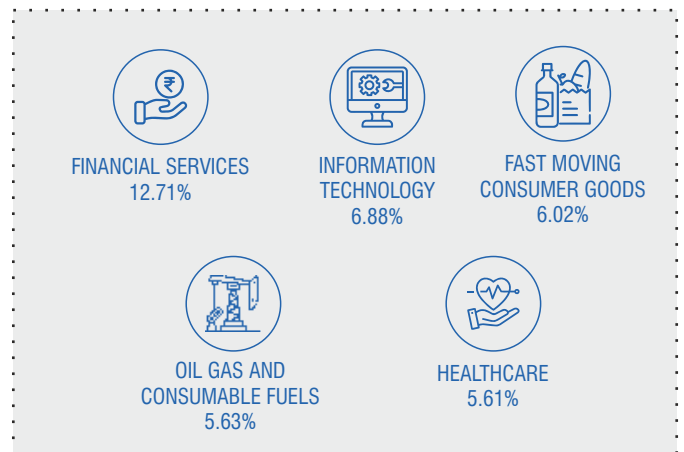


## TOP 10 CASH EQUITY HOLDINGS

Issuer Name	% to NAV
Reliance Industries Ltd.	2.63
ICICI Bank Ltd.	2.48
Infosys Ltd.	1.80
Bharti Airtel Ltd.	1.77
State Bank Of India	1.67
HDFC Bank Ltd.	1.50
Larsen & Toubro Ltd.	1.43
Power Grid Corporation Of India Ltd.	1.17
Housing Development Finance Corporation Ltd.	1.07
Tata Consultancy Services Ltd.	1.07
<b>Total</b>	<b>16.59</b>



## 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



Investors understand that their principal will be at Moderately High Risk

CRISIL Hybrid 50+50 - Moderate Index

