

DATE OF ALLOTMENT
January 28, 2019
BENCHMARK
CRISIL Hybrid 50+50 - Moderate Index
FUND SIZE
Rs. 8005.06 Crores
MONTHLY AVERAGE AUM
Rs. 8293.88 Crores
FUND MANAGER
Rahul Singh, Sailesh Jain (Managing Since 28-Jan-19) & Murthy Nagarajan (Managing since 01-Jun-26)
ASSISTANT FUND MANAGER
Amit Somani (Managing Since 01-Jun-26)
EXPENSE RATIO**
Direct - 0.49
Regular - 1.52
EXIT LOAD
1) Redemption/Switch-out/SWP/STP on or before 30 days from the date of allotment: 0.50%.
2) After 30 days from the date of allotment: NIL. (w.e.f 19th August, 2025)
MINIMUM INVESTMENT
Rs. 5,000/- and in multiples of Re. 1/- thereafter.

KEY MEASURES^

KEY MEASURES#	FUND	BENCHMARK
Standard Deviation	8.83	8.37
Sharpe Ratio	0.12	0.31
Portfolio Beta	1.01	NA
R Squared	0.97	NA
Treynor	0.09	NA
Jenson	-0.13	NA

Annualized Portfolio YTM*	7.92%
Modified Duration	4.23 Years
Macaulay Duration	4.41 Years
Residual Maturity	8.06 Years

^Risk-free rate based on the FBIL Overnight MIBOR rate of 5.28% as on Sept 30, 2026. #For the period of 3 years
* In case of semi-annual YTM, it will be annualized. Current YTM is not an indicative for future YTM. It is subject to change on daily basis depending on market conditions.
**Note: The rates specified are actual month end expenses charged as on September 30, 2026. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

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.

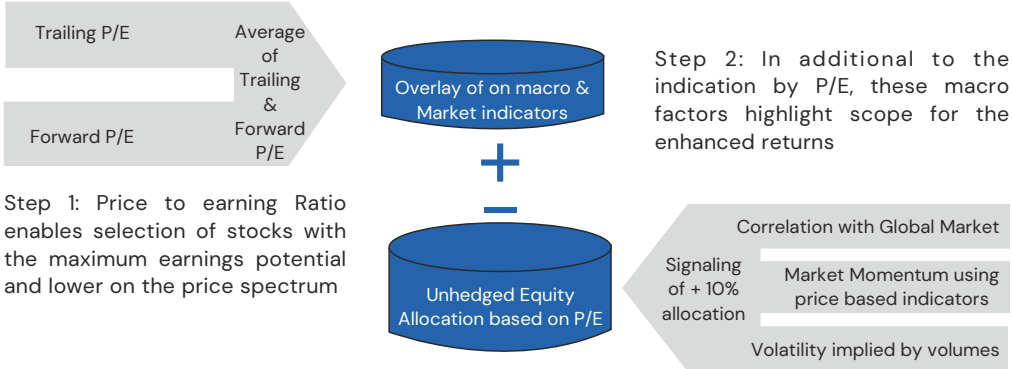
WHY TATA BALANCED ADVANTAGE FUND?

- **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



Step 1: Price to earning Ratio enables selection of stocks with the maximum earnings potential and lower on the price spectrum

Step 2: In additional to the indication by P/E, these macro factors highlight scope for the enhanced returns

Internal Model constructed based on current market views

HIGHLIGHTS

01 FOCUS
Seeks to provide Capital appreciation, Regular income, downside protection through different asset classes

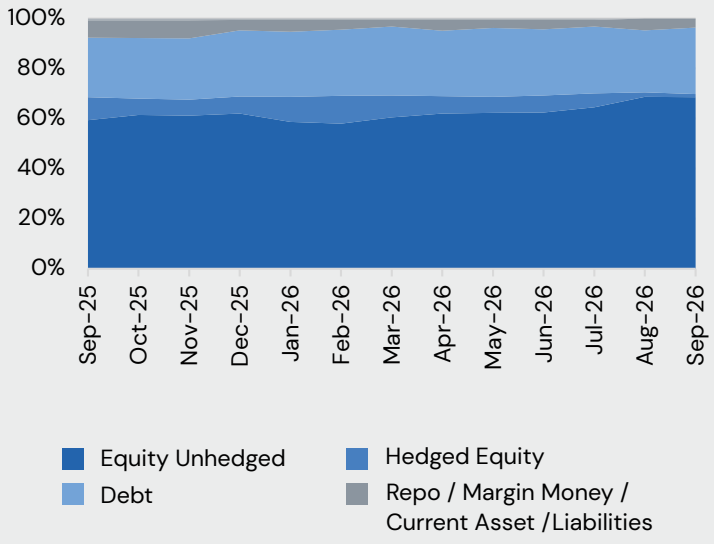
02 MODEL BASED
Allocations based on model to capture market trends extensively

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

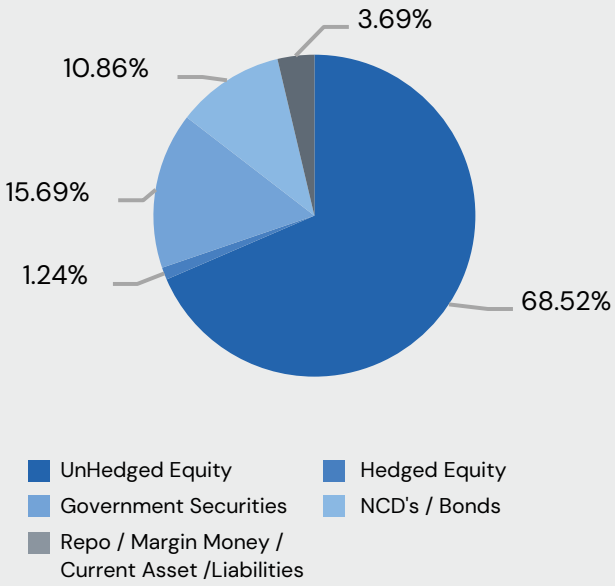
04 MACRO FACTORS
Equity Allocations subject to Global Correlation, Market Momentum & Volatility

Internal Model constructed based on current market views

ASSET ALLOCATION TREND



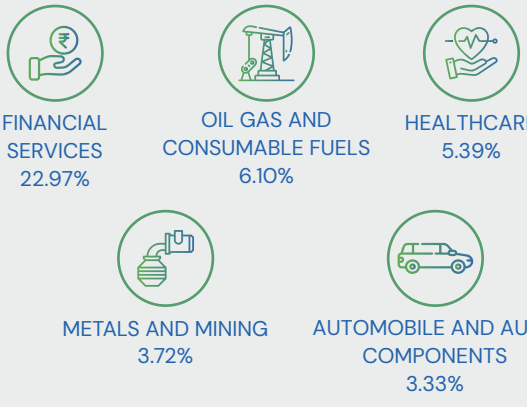
ASSET ALLOCATION

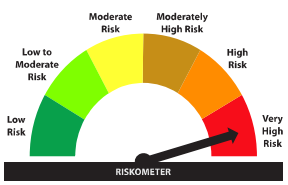
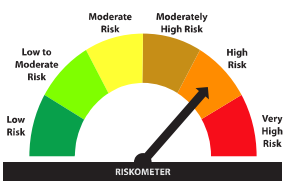


TOP 10 CASH EQUITY HOLDINGS

Issuer Name	% to NAV
Reliance Industries Ltd.	4.21
HDFC Bank Ltd.	3.07
Bharti Airtel Ltd.	3.01
ICICI Bank Ltd.	2.44
Larsen & Toubro Ltd.	2.00
Apollo Hospitals Enterprise Ltd.	1.96
Shriram Finance Ltd.	1.87
Brookfield India Real Estate Trust	1.74
Godrej Properties Ltd.	1.57
State Bank Of India	1.56
Total	**23.43**

TOP 5 SECTORS



Product Label	Tata Balanced Advantage Fund	CRISIL Hybrid 50+50 - Moderate Index
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.**	 *The risk of the scheme is Very High*	 *The risk of the benchmark is High*

It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 6.16.1.j of SEBI Master Circular on Mutual Fund dated 20.03.2026, on Product labelling in mutual fund schemes on ongoing basis.

DISCLAIMERS AND OTHER STATUTORY DISCLOSURES
For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.