

HDFC Balanced Advantage Fund

Category : Aggressive Hybrid | Benchmark Index : CRISIL Hybrid 35+65 Aggressive | Fund Manager : Gopal Agrawal

₹514.73

NAV as on 30-Apr-26

₹98,458 (Cr.)

AUM as on 31-Mar-26


Rating

Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-2.15	-3.09	2.52	15.39	17.03	14.31
Benchmark Index	-1.15	-2.64	2.41	10.81	9.24	9.21

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation

Financial	24.05
Energy & Utilities	9.75
Consumer discretionary	5.82
Technology	9.62
Industrials	8.34

Asset Allocation (%)

Equity	68.23
Cash&cashEqv.	2.01
Debt	28.15
Real Estate	1.64

Portfolio Holdings

Top Holdings	Assets(%)
ICICI Bank	4.77
HDFC Bank	4.5
SBI Bank	3.91
Reliance Industries	3.75
Bharti Airtel	2.82
L&T	2.62
Axis Bank	2.55
NTPC	2.25
Infosys	1.97
Coal India	1.87

Quantitative Data (%)

Standard Deviation	10.34
Beta	-
Sharpe Ratio	0.77
Alpha Ratio	-
Turnover Ratio	14.58
Expense Ratio	1.27
Lock-in Period	-
Fund Type	Open Ended
Fund House	HDFC Mutual Fund
Fund Taxation	Aggressive Hybrid
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.