

ICICI Prudential Balanced Advantage Fund

Category : Balanced Fund | Benchmark Index : CRISIL Hybrid 50+50 Moderate Index | Fund Manager: Ihab Dalwai

₹75.68
 NAV as on 30-Apr-26

₹66,398(Cr.)
 AUM as on 31-Mar-26

Rating


	Historical Return (%)					
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-1.25	-0.85	5.82	12.19	11.20	11.19
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(%)

Financials	17.09
Industrials	8.28
Technology	9.92
Consumer Discretionary	11.46
Energy	4.83

Asset Allocation (%)

Equity	61.67
Cash&cashEqv.	12.98
Debt	20.84

Portfolio Holdings

Top Holdings	Assets(%)
TVS Motor Company	5.48
Reliance Industries	3.18
Infosys	3.27
Embassy Office Par.	3.05
8.52% Muthoot Finance	2.72
HDFC Bank 2027	1.56
6.90% GOI 2065	1.17
GOI 2033	1.12
7.24% GOI 2055	0.94

Quantitative Data (%)

Standard Deviation	7.06
Beta	-
Sharpe Ratio	0.66
Alpha Ratio	-
Turnover Ratio	29
Expense Ratio	2.19
Lock-in Period	-
Fund Type	Open Ended
Fund House	Mahindra Manulife Mutual Fund
Fund Taxation	Balanced
Min. Inv. Lumpsum/ SIP	Rs. 1000 / 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.