

SBI Balanced Advantage Mutual Fund

Category : Balanced Fund | Benchmark Index : NIFTY 50 Hybrid Composite Debt 50:50 Index | Fund Manager : Dinesh Balachandran

₹15.76
 NAV as on 30-Apr-26

₹38,488 (Cr.)
 AUM as on 31-Mar-26


	Historical Return (%)					
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-1.18	-0.43	4.83	12.29	-	-
Benchmark Index	-1.15	-2.64	2.41	10.81	-	-

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	16.67
Industrials	4.30
Technology	6.63
Consumer Staples	4.44
Energy & Utilities	12.22

Asset Allocation (%)	
Equity	51.23
Cash&cashEqv.	19.64
Debt	26.84
Real Estate	2.30

Portfolio Holdings	
Top Holdings	Assets(%)
HDFC Bank	5.07
Tata Steel	2.43
Reliance Industries	6.11
Mahindra & Mahindra	2.09
GAIL (India)	2.08
6.01% GOI 2030	1.97
6.33% GOI 2035	1.25
7.50% Cholamandal..	1.21
Brookfield India Rea..	1.19
8.60% Cholamandal...	1.04

Quantitative Data (%)	
Standard Deviation	7.63
Beta	0.68
Sharpe Ratio	1.14
Alpha Ratio	-
Turnover Ratio	19.00
Expense Ratio	1.61
Lock-in Period	-
Fund Type	Open Ended
Fund House	SBI Mutual Fund
Fund Taxation	Balanced
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 250

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.