

BALANCED ADVANTAGE FUNDS

| <u>Scheme Name</u> | <u>ICICI Pru Balanced Advantage Fund</u> | <u>Tata Balanced Advantage Fund</u> | <u>WhiteOak Balanced Advantage Fund</u> |
|--------------------------------|---|---|--|
| AUM(In Crs) | 63,786.84 | 10,227.01 | 1,566.31 |
| Inception Date | 30 December 2006 | 28 January 2019 | 10 February 2023 |
| Returns (%) | | | |
| 1 Yr - | 11.42 | 5.93 | 13.34 |
| 3 Yr - | 13.83 | 11.95 | - |
| 5 Yr - | 16.79 | 14.66 | - |
| Since Inception | 11.37 | 11.75 | 16.19 |
| Asset Allocation(%) | | | |
| Equity | 66.56 (Large-59.47%;Mid-5.93%;Small-1.09%) | 65.45 (Large-52.16%;Mid-8.84%;Small-4.24%) | 65.43 (Large-49.26%;Mid-6.09%;Small-9.58%) |
| Debt | 20.06 | 24.04 | 27.67 |
| Others | 13.38 | 10.51 | 6.90 |
| Top 5 Holdings(%) | Tvs Motor Company Ltd.-4.95% Tri-Party Repo (Treps)-4.57% Icici Bank Ltd.-4.44% Hdfc Bank Ltd.-4.2% Reverse Repo-3.92% | Repo Instruments-5.01% Hdfc Bank Ltd.-4.61% Reliance Industries Ltd.-4.24% Icici Bank Ltd.-4.17% Net Current Asset-2.72% | 06.79% Goi - 07-Oct-2034-6.71% Icici Bank Ltd.-6.43% Hdfc Bank Ltd.-5.96% Clearing Corporation Of India Ltd.-5.55% 06.92% Goi 18-Nov-2039-3.81% |
| Top 5 Sectors(%) | Bank-18.2% Automobile & Ancillaries-11.07% Finance-10.67% G-Sec-8.31% It-6.49% | Bank-17.88% Finance-14.93% G-Sec-9.35% It-5.54% Automobile & Ancillaries-5.5% | Finance-20.38% Bank-17.61% G-Sec-15.59% It-7.13% Healthcare-4.52% |
| Alpha (%) (3 Yrs)* | 0.38 | 0.20 | 0.37 |
| Beta (3 Yrs)* | 0.42 | 0.50 | 0.59 |
| Sharpe (3 Yrs)* | 0.50 | 0.35 | 0.48 |
| SD (%) (3 Yrs)* | 5.52 | 6.59 | 7.36 |
| Shortlisting Parameters | 1) Maintains high risk-adjusted returns compared to its peers. 2) Exhibits a low standard deviation of 5.52%, positioning it favorably. 3) Managed by a fund manager with 26 years of prior experience. | 1) Imposes an exit load for up to 90 days only v/s 365 days for other funds. 2) Delivers above-average calendar year returns in 2020 and 2021. | 1) This fund is managed by CIO(Equity), Mr. Ramesh Mantri who has an experience for over two decades. 2) Fund is only a year old and since inception it has delivered the highest annualised return in the category surpassing the category by approx 4%. |
| Fund Managers | Sankaran Naren;Manish Banthia;Rajat Chandak;Ihab Dalwai;Ritesh Lunawat;Sri Sharma;Sharmila D'mello; | Rahul Singh;Akhil Mittal;Sailesh Jain; | Ramesh Mantri, Piyush Baranwal, Trupti Agrawal, Dheeresh Pathak |
| Exit Load | 1% or or before 1Y, Nil after 1Y | 1% or or before 90D, Nil after 90D | 1% or or before 30D, Nil after 30D |
| Expense Ratio | 1.45% | 1.69% | 2.06% |

Mutual Fund Distribution Services are offered through AMFI-registered Mutual Fund Distributor. Centricity Financial Distribution Private Limited, AMFI Registration Number - ARN 189274, with initial registration dated 26.10.2021 and current validity of ARN until 25.10.2027, disclaims any responsibility for losses or damages arising from investments made in mutual funds distributed through its services. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Centricity Financial Distribution Private Limited does not guarantee or assure any specific returns on investments and does not assume any liability for the performance of mutual fund schemes. Investors are advised to consider their individual risk tolerance, investment objectives, and financial situation before investing. It is recommended to consult with a financial advisor to ensure that the chosen mutual fund products align with the investor's needs and goals.