FUND FACTS

HDFC Balanced Advantage Fund

An open ended dynamic asset allocation fund investing in debt and equity instruments only.

HDFC MUTUAL FUND BHAROSA APNO KA

November 2026

AUM

October 31, 2026
₹101,431.73Cr.

Investment Objective

To provide long term capital appreciation / income from a dynamic mix of equity and debt investments. There is no assurance that the investment objective of the Scheme will be achieved.

Investment Strategy

• The fund dynamically manages its investment into two broad divisions –in equity and equity related instruments (65-100%), and the balance in debt instruments. The fund endeavors to give twin advantage, the growth potential of equity as well as strong foundation of debt
• Current asset allocation is 65% total equity and 35% allocation in debt and money market instruments as on April 30, 2026.
• The investment framework is based on valuations, assessment of macro scenario and bottom-up assessment of investment opportunities.

Top 10 Equity Holdings (Unhedged % to NAV, as on October 31, 2026)

Company	Industry*	% to NAV
ICICI Bank Ltd.	Banks	5.41
HDFC Bank Ltd.£	Banks	4.27
Reliance Industries Ltd.	Petroleum Products	3.61
Bharti Airtel Ltd.	Telecom - Services	3.47
State Bank of India	Banks	3.32
Axis Bank Ltd.	Banks	2.65
Larsen and Toubro Ltd.	Construction	2.63
NTPC Limited	Power	1.98
Eternal Limited	Retailing	1.83
Kotak Mahindra Bank Limited	Banks	1.77

* Industry classification as recommended by AMFI. For complete portfolio details please refer to the website www.hdfcfund.com £ Sponsor

Portfolio Classification by Rating Class (%)

Equity	75.17
Sovereign	5.88
Units issued by InvIT	0.33
AAA/AAA(SO)/A1+/A1+(SO) & Equivalent	16.10
AA+	1.35
Cash, Cash Equivalents and Net Current Assets	1.17

Quantitative Data

Residual Maturity *	6.74 Years
Macaulay Duration *	4.43 Years
Modified Duration *	4.17 Years
Annualized Portfolio YTM#*	8.22%

#Semi annual YTM has been annualized.*Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/payable.

Portfolio Turnover Ratio

Equity Turnover	11.61%
Total Turnover	19.64%

Total Turnover = Equity + Debt + Derivative

Market Cap Segment-wise Exposure

	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026
Large	52.4%	52.6%	53.4%	54.71%	54.39%	55.96%
Mid	10.3%	11.3%	10.4%	10.38%	10.27%	9.94%
Small	8.0%	8.2%	8.9%	9.50%	10.10%	9.25%

% of Net Assets (As per AMFI classification as on December 2025)

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Fund Facts

Category of Scheme	BALANCED ADVANTAGE FUND
Fund Manager*	Gopal Agrawal (Equity Portfolio) (since July 29, 2022), Ihab Dalwai (Equity Portfolio) (since September 11, 2026), Arun Agarwal (Arbitrage Assets) (since October 6, 2022), Nandita Menezes (Arbitrage Assets) (since March 29, 2025), Anil Bamboli (Debt Portfolio) (since July 29, 2022)
Inception Date	February 01, 1994
Benchmark	NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)
Investment Plans / Options	Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.
$$ Exit Load	• In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed without any exit load from the date of allotment. • Any redemption in excess of the above limit shall be subject to the following exit load: • Exit load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment of units. • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment

*Dedicated fund manager for overseas investments: Mr. Gopal Agrawal (since September 01, 2026)

What's In What's Out (30th September 2026 vs 31st October 2026)

Entry

Company Name	Industry
Godfrey Phillips India Ltd.	Cigarettes & Tobacco Products
JIO PLATFORMS LIMITED	Telecom - Services

Exit

Company Name	Industry
Nil	Nil

Increased Exposure

Company Name	Industry
SBI CARDS AND PAYMENT SERVICES LIMITED	Finance
Swiggy Limited	Retailing

Decreased Exposure

Company Name	Industry
Persistent Systems Limited	IT - Software

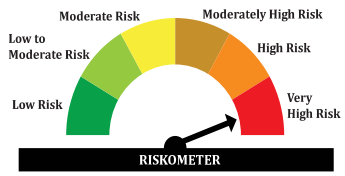
Product labelling and Riskometer

This product is suitable for investors who are seeking*

- To generate long-term capital appreciation / income
- Investments in a mix of equity and debt instruments

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

Riskometer#



The risk of the scheme is very high

For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com
Scheme riskometer as of October 31, 2026

Stocks/Sectors/Themes referred should not be construed as an investment advice or a recommendation by HDFC Mutual Fund ("the Fund")/ HDFC AMC to buy or sell the stock or any other security covered under the respective sector/stocks/themes. The Fund may or may not have any present or future positions in these stocks/sectors/themes.

$$ Exit Load: (i) No Exit Load shall be levied for switching between Plans / Options within the Scheme. However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase. (ii) No Exit load will be levied on bonus Units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal. (iii) No Exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility). (iv) In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic Investment Plan (Flex SIP), Systematic Transfer Plan (STP), HDFC Flex Systematic Transfer Plan (Flex STP), HDFC Swing Systematic Transfer Plan (Swing STP), HDFC Flexindex Plan (Flexindex) etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world