

## 32 years across market cycles: HDFC Balanced Advantage Fund delivers ~18% CAGR

**Mumbai, 09 February 2025:** HDFC Balanced Advantage Fund, an open-ended dynamic asset allocation fund, has successfully completed 32 years since its launch in February 1994. With assets under management (AUM) of ₹1,06,820 crore, HDFC Balanced Advantage Fund reflects sustained investor confidence in its dynamic asset allocation approach. The Fund has delivered healthy returns over 3-year, 5-year, and 10-year return horizons as on January 31, 2026, across market phases.

A monthly SIP of ₹10,000 invested in the Fund since inception\* would have grown to approximately ₹15.89 crore as of January 31, 2026, translating into an XIRR of 18.40 percent. This highlights the power of disciplined investing and the benefits of staying invested across market cycles.

\*February 01, 1994

At a time when market volatility, global uncertainties, and valuation concerns continue to influence investor sentiment, balanced advantage funds are increasingly being viewed as a prudent long-term investment option. Since its launch, HDFC Balanced Advantage Fund has navigated diverse market environments, including periods of market corrections, financial crises, bubbles, and recoveries. Over this period, the Fund has delivered a compounded annual growth rate (CAGR) of approximately 18 percent, reflecting its ability to balance growth and stability through dynamic asset allocation.

Commenting on the milestone, **Mr. Navneet Munot, MD & CEO, HDFC AMC**, said, “At HDFC AMC, we believe disciplined investing, time in the market and patience are the key pillars of long-term wealth creation. As HDFC Balanced Advantage Fund marks 32 years, this milestone is a tribute to the trust of millions of investors. This journey reflects our commitment to investors—anchored in robust processes, transparency, and a consistent focus on delivering enduring long-term value.”

**Mr. Gopal Agrawal, Senior Fund Manager, HDFC AMC, said**, “HDFC Balanced Advantage Fund reflects our continued focus on helping investors navigate market cycles through a flexible and disciplined investment approach. Over its multi-decade journey, the fund has aimed to maintain a careful balance between growth opportunities and risk management, with the objective of delivering better outcomes across different market conditions. We remain committed to adapting to changing markets while keeping investors’ long-term financial goals at the centre of every decision.”

HDFC Balanced Advantage Fund aims to deliver long-term wealth creation for Indian investors.

### A. HDFC Balanced Advantage Fund -

#### SIP Performance ^ - Regular Plan - Growth Option

SIP since inception\* of ₹ 10,000 invested systematically on the first business day of every month (total investment ₹ 38.40 lakh) in HDFC Balanced Advantage Fund would have grown to - ₹ 1,589.29 crore by January 31, 2026 (refer below table).

	Since Inception	15 years SIP	10 years SIP	5 years SIP	3 years SIP	1 year SIP
Total Amount Invested (₹ in Lacs)	38.40	18.00	12.00	6.00	3.60	1.20
Market Value as on January 31, 2026 ( ₹ in Lacs)**	1,589.29	60.51	26.98	8.86	4.29	1.23
Returns (%) **	18.40	14.78	15.48	15.63	11.85	6.05
Benchmark Returns (%) *	N.A.	10.65	10.57	9.02	8.31	4.65
Additional Benchmark Returns(%) **	13.39	13.25	13.77	11.65	10.36	6.87

Assuming Rs.10,000 invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (Investment internal rate of return) for Regular Plan - Growth Option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. SIP - Systematic Investment Plan Returns as on January 31, 2026

### B. HDFC Balanced Advantage Fund- Performance ^ - Regular plan - Growth Option

NAV as at Jan 31, 2026 ₹ 526.030 (per unit)						
Value of Rs 10,000 invested						
Period	Scheme Returns (%)**	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Scheme (₹)**	Benchmark (₹)*	Additional Benchmark (₹)##
Last 1 Year	7.61	7.01	8.97	10,759	10,699	10,895
Last 3 Years	17.62	10.67	14.08	16,272	13,556	14,848
Last 5 Years	19.39	10.22	14.52	24,283	16,275	19,714
Last 10 Years	15.04	11.13	14.23	40,675	28,758	37,878
Since Inception*	17.90	NA	11.23	1,946,817	NA	293,138

Common notes for all above tables

\*Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of performance. # Nifty 50 Hybrid Composite Debt 50:50 Index(Total Returns Index) ## Nifty 50 Index (TRI) \$S All Distributions declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-distribution NAV). Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of balanced nature of the scheme where a portion of scheme's investments are made in debt instruments. \*Inception date: February 01, 1994

As NIFTY 50 TRI data is not available since Inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from February 1, 1994 to June 29, 1999 and TRI values since June 30, 1999. The fund is co-managed by Gopal Agrawal, Srinivasan Ramamurthy, Arun Agarwal, Nandita Menezes & Anil Bamboli. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan.Returns as on January 31, 2026

For other funds managed by the Fund Manager click here: [scheme performance summary - fund manager wise](#)

<b>HDFC Balanced Advantage Fund</b> <b>(An Open-ended Balanced Advantage Fund)</b> <b>is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>• To generate long term capital appreciation/income</li> <li>• Investments in a mix of equity and debt instruments</li> </ul>	 <i>The risk of the scheme is very high</i>	<b>Name of Benchmark and Riskometer#</b> <b>NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)</b>  <i>The risk of the benchmark is high</i>
<small>*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. #For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. <a href="#">www.hdfcfund.com</a></small>		

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#Scheme and Benchmark Riskometer as on 31st January 2026.

#### About HDFC AMC

HDFC Asset Management Company Limited (HDFC AMC) is an Investment Manager to HDFC Mutual Fund, one of the largest mutual funds in the country. It was incorporated under the Companies Act, 1956, on 10th December 1999 and was approved to act as an Asset Management Company for HDFC Mutual Fund by SEBI on 3rd July 2000. It has other SEBI licenses viz. PMS / AIF. HDFC AMC manages a diversified asset class mix across Equity and Fixed Income/Others. It also has a countrywide network of branches along with a diversified distribution network comprising Banks, Independent Financial Advisors and National Distributors.

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