

## Mirae Asset **Balanced Advantage Fund**

Balanced Advantage Fund - An open-ended Dynamic Asset Allocation Fund

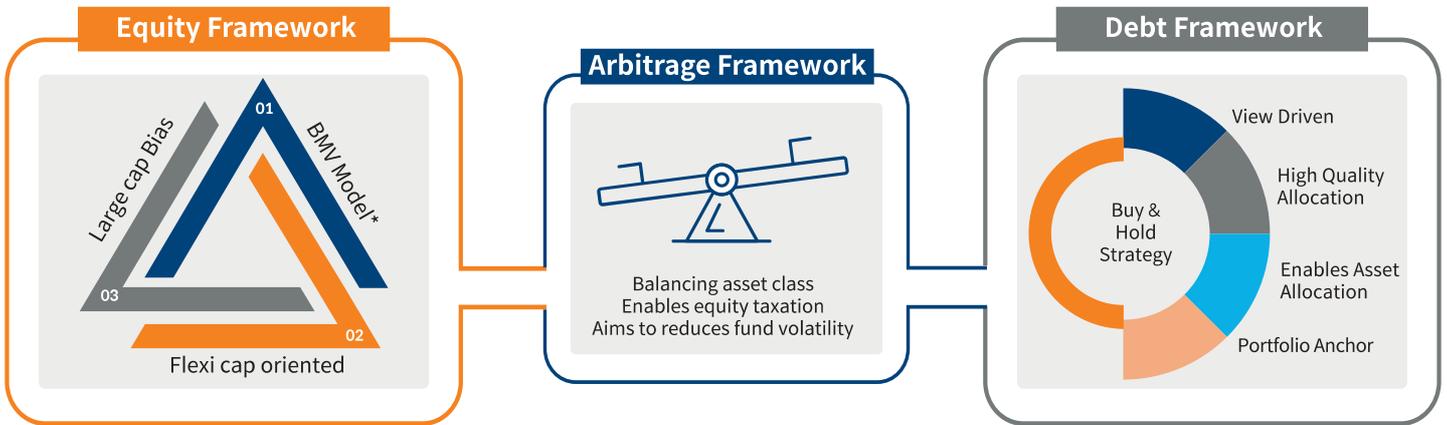
Data as on 31<sup>st</sup> January 2026

What do you see ?  
**market volatility or a flock of birds**

## WHY BALANCED ADVANTAGE FUND?

-  Seeks to Reduce Volatility
-  Dynamic Asset Allocation Strategy
-  Potential to Provide Better Risk Adjusted Return
-  Portfolio Diversification
-  Auto Rebalance

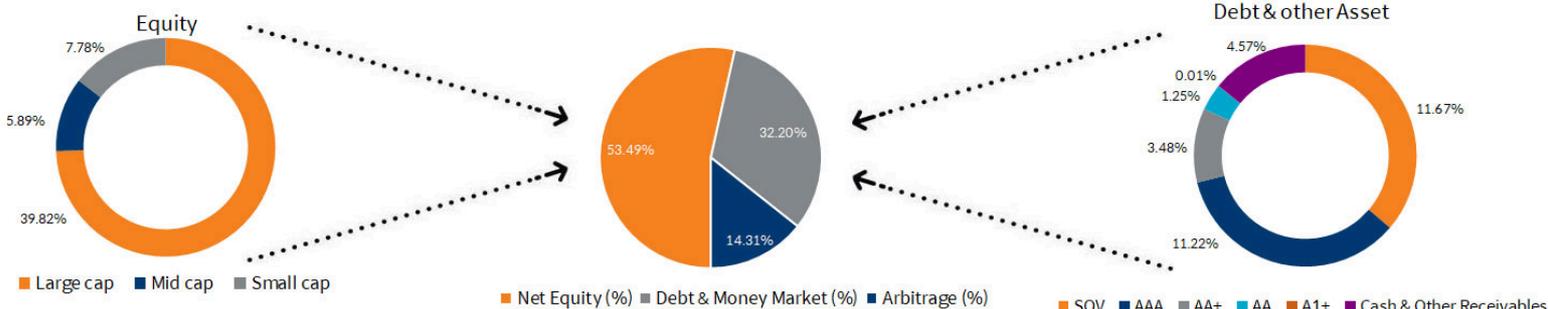
### INVESTMENT FRAMEWORK



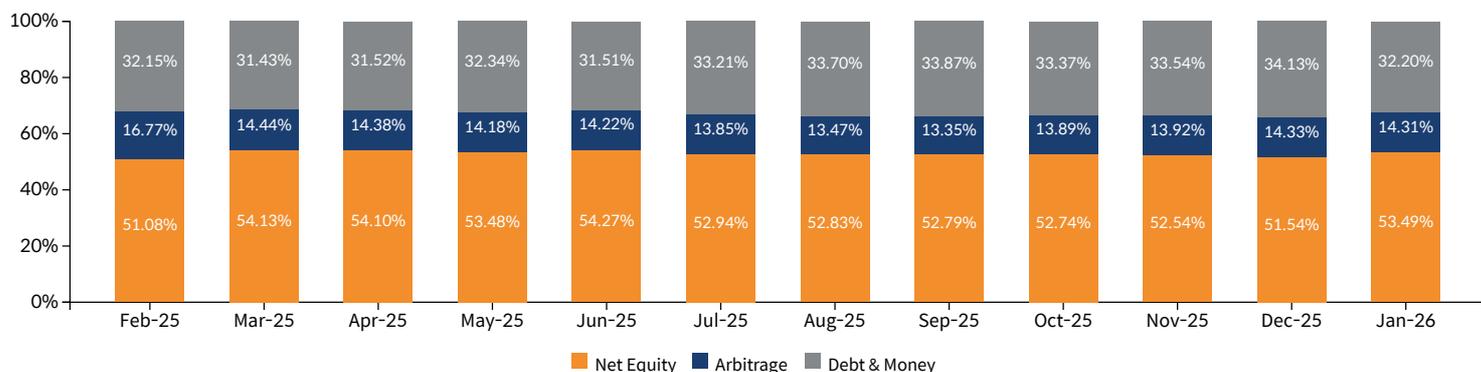
\*Business-Management-Valuation

Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document. Please read the offer document to know in detail about the asset allocation.

### CURRENT ASSET ALLOCATION<sup>^</sup>



## HISTORIC ASSET ALLOCATION



## TOP 10 STOCK HOLDING \*#

Stocks	Dec 2025	Jan 2026
HDFC Bank Ltd.	5.58%	5.93%
State Bank of India	3.20%	3.53%
ICICI Bank Ltd.	2.83%	3.05%
Bharti Airtel Ltd.	2.37%	2.33%
Infosys Ltd.	1.91%	2.29%
Reliance Industries Ltd.	2.32%	2.28%
Mahindra & Mahindra Ltd.	2.09%	1.99%
Axis Bank Ltd.	1.67%	1.81%
Larsen & Toubro Ltd.	1.83%	1.78%
Tata Consultancy Services Ltd.	1.48%	1.45%

## TOP 10 SECTOR HOLDINGS \*#

Sectors	Dec 2025	Jan 2026
Banks	15.14%	16.13%
IT - Software	4.95%	5.32%
Pharmaceuticals & Biotechnology	4.86%	4.93%
Automobiles	4.59%	4.47%
Telecom - Services	2.95%	2.95%
Petroleum Products	2.79%	2.73%
Finance	2.57%	2.63%
Retailing	2.14%	2.27%
Ferrous Metals	2.05%	2.20%
Capital Markets	1.73%	2.20%

## TOP DEBT HOLDINGS\*

Holdings	Instrument Type	Rating	% NAV
7.18% GOI (MD 14/08/2033)	Government Bond	SOV	3.59%
6.79% GOI (MD 07/10/2034)	Government Bond	SOV	2.89%
Torrent Pharmaceuticals Ltd.	Corporate Bond	[ICRA]AA+	2.24%
Small Industries Development Bank of India	Corporate Bond	CRISIL AAA	1.98%
7.10% GOI (MD 08/04/2034)	Government Bond	SOV	1.75%
REC Ltd.	Corporate Bond	[ICRA]AAA	1.75%
Piramal Finance Ltd.	Corporate Bond	[ICRA]AA	1.25%
Muthoot Finance Ltd.	Corporate Bond	CRISIL AA+	1.24%
6.54% GOI (MD 17/01/2032)	Government Bond	SOV	1.24%
ICICI Securities Ltd.	Corporate Bond	CRISIL AAA	1.23%

## AVERAGE MATURITY

Upto 1 year	3.71%
1 - 3 years	15.00%
3 - 5 years	0.45%
Above 5 years	11.67%

## DEBT RATIOS

Yield to Maturity	6.41%
Average Maturity	4.84 Years
Modified Duration	3.42 Years
Macaulay Duration	3.57 Years

## FUND DETAILS



**Fund Manager:** Mr. Harshad Borawake (Equity portion) (since August 11, 2022) Mr. Basant Bafna® (Debt portion) (since December 27, 2025)



**Minimum Investment Amount:** ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter



**Plans and options:** Regular Plan and Direct Plan with Growth Option and IDCW Option (Payout & Re-investment)



**SIP Amount:** Daily, Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Daily / Monthly / Quarterly option.

© Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.  
Pursuant to notice cum addendum no. 84/2025, Mirae Asset Mutual Fund introduce Daily frequency under the SIP facility with effect from January 05, 2026.

#Pursuant to Clause 5.1 of SEBI Master Circular dated June 27, 2024. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s) For complete portfolio of the scheme, please visit the website <https://www.miraeassetmf.co.in/downloads/portfolio>.

\*Portfolio may or may not remain the same. For complete monthly portfolio, please visit the website: [miraeassetmf.co.in/downloads/portfolio](https://www.miraeassetmf.co.in/downloads/portfolio).

^Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, the universe of "Mid Cap" shall consist of 101st to 250th company, Large Cap shall consist of top 100 companies, Small Cap shall consist of 251st and onwards companies in terms of full market capitalization.

For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: [www.miraeassetmf.co.in](https://www.miraeassetmf.co.in)

## INVESTMENT DETAILS



**Allotment Date:** 11<sup>th</sup> August 2022



**Benchmark:** Nifty 50 Hybrid Composite Debt 50:50 Index



**Net AUM:** ₹ 2,007.15 Cr.

## PRODUCT LABELLING

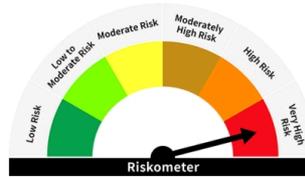
### Mirae Asset Balanced Advantage Fund

This product is suitable for investors who are seeking\*

- To generate long-term capital appreciation/income
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation

\*Investors should consult their financial advisors if they are not clear about the suitability of the product.

#### Scheme Riskometer



The risk of the scheme is Very High

#### Scheme Benchmark : Nifty 50 Hybrid Composite Debt 50:50 Index (as per AMFI Tier I Benchmark) Benchmark Riskometer



The risk of the benchmark is High

Distributed By

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[www.miraeassetmf.co.in](https://www.miraeassetmf.co.in)

Contact your Financial advisor or Mutual Fund Distributor for details.

Follow us on:

Mutual fund investments are subject to market risks, read all scheme related documents carefully.