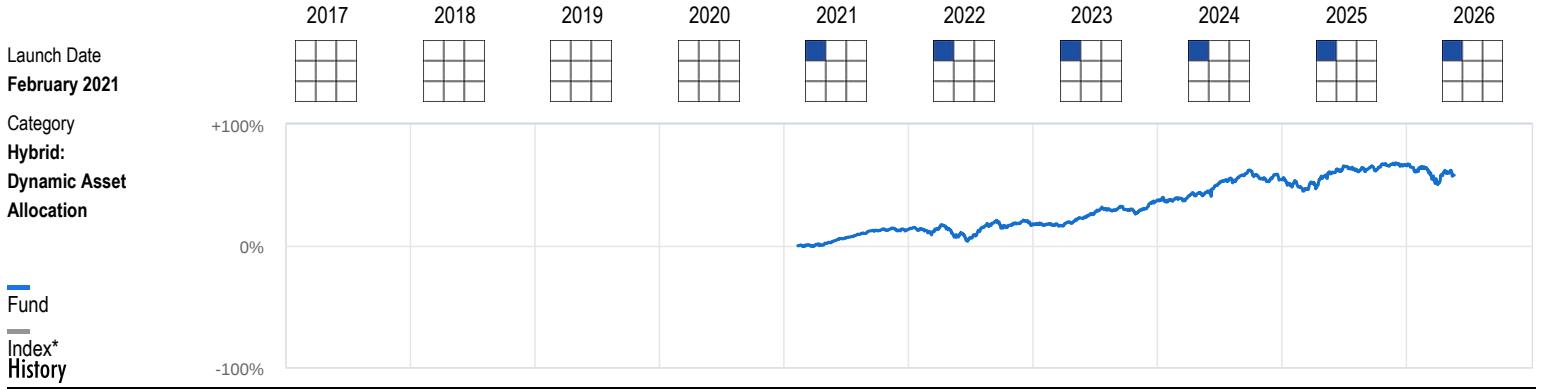


PGIM India Balanced Advantage Fund - Direct Plan



	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Launch Date										
February 2021										
Category										
Hybrid:										
Dynamic Asset Allocation										
Rating	-	-	-	-	Unrated	Unrated	Unrated	★★	★★	★★
NAV(₹)	-	-	-	-	11.58	11.92	13.99	15.67	16.93	16.0700
Quartile Ranking						3	4	4	2	4
Total Return(%)	-	-	-	-	--	2.94	17.37	11.91	8.04	-5.08
Index*	-	-	-	-	-	-	-	-	-	-
Rank (Funds/Category)	-	-	-	-	-/-	19/27	24/30	28/34	14/37	33/41
Net Assets (₹Cr)	-	-	-	-	1,360	1,458	1,274	1,006	929	830

Suitability

This fund invests in a mix of equity and fixed-income securities. The proportion of the two is dynamically managed and may keep varying depending on the market outlook of the fund manager. These funds tend to fall less than pure equity funds when stock markets decline because of their debt allocation. This makes them suitable for conservative equity investors. But invest only if you have an investment horizon of more than five years, and do so only through the SIP route.

Taxability of earnings:

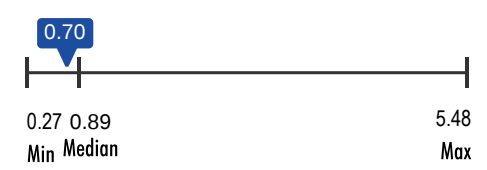
Capital gains:
The following tax treatment is based upon last 12-months asset allocation and may vary from other funds in the category.

- If the mutual fund units are sold after 1 year from the date of investment, gains upto Rs 1.25 lakh in a financial year are exempt from tax. Gains over Rs 1.25 lakh are taxed at the rate of 12.5%.
- If the mutual fund units are sold within 1 year from the date of investment, entire amount of gain is taxed at the rate of 20%.
- No tax is to be paid as long as you continue to hold the units.

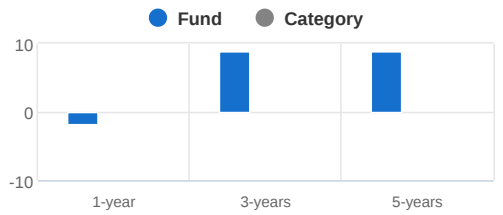
Dividends:

- Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 10,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

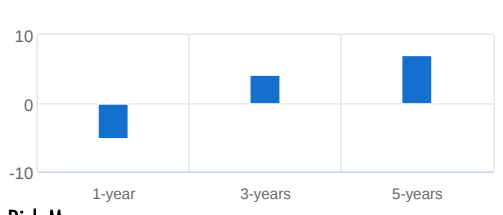
Expense Ratio (%)



Trailing Returns (%)



SIP Returns (%)



Risk Measures

	Fund	Index*	Cat avg
Standard Deviation	10.11		9.48
Sharpe Ratio	0.40		0.68
Beta	1.05		--
R-Squared	--		--
Sortino Ratio	0.56		0.86

Alpha

Investment Information

AMC:	PGIM India Asset Management Pvt. Ltd.
Website:	https://www.pgimindiamf.com
Registrar:	KFin Technologies Ltd.
Min Inv (₹):	5,000
Min SIP Inv (₹):	1,000
Exit Load:	0.5% for redemption within 90 days
NAV	
Growth:	16.07
IDCW:	10.59

Equity Fund Style



Portfolio Characteristics

Avg Mkt Cap	2,95,625
PB / PE	3.69/25.81
Large-cap	74.37
Mid-cap	21.98
Small-cap	3.65

Top Holdings Equity (%)

Company	Assets
HDFC Bank	5.58
Reliance Industries	5.21
ICICI Bank	4.28
Bharti Airtel	2.41
State Bank of India	2.23

Top Sector Weights (%)

Financial	20.55
Technology	8.30
Energy & Utilities	7.74
Consumer	7.44
Discretionary	
Materials	6.66

Debt Fund Style



Portfolio Characteristics

Avg maturity	8.41
52 week high	14.25
52 week low	8.41
YTM	7.39
Credit quality	AAA

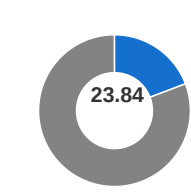
Top Holdings Debt (%)

Company	Assets
7.18% GOI 2033	5.10
6.79% GOI 2034	3.67
Axis Bank GDR 2026	2.39
7.09% GOI 2054	1.70
Muthoot Finance 36...	1.69

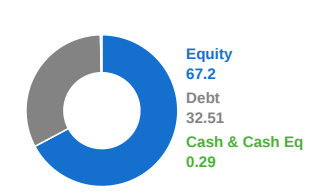
Top Rating

AAA	15.56
SOV	15.22
Cash Equivalent	2.02

Top 5 Holdings (%)



Asset Allocation (%)



All data as on 18-May-2026

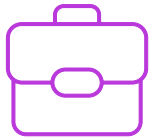
*Index

Thinking of Investing in PGIM India Balanced Advantage Dir ?

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Investment plans tailored to your investment goals, risk profile, and timeline



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Know which of your funds are investment worthy and which you should exit

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