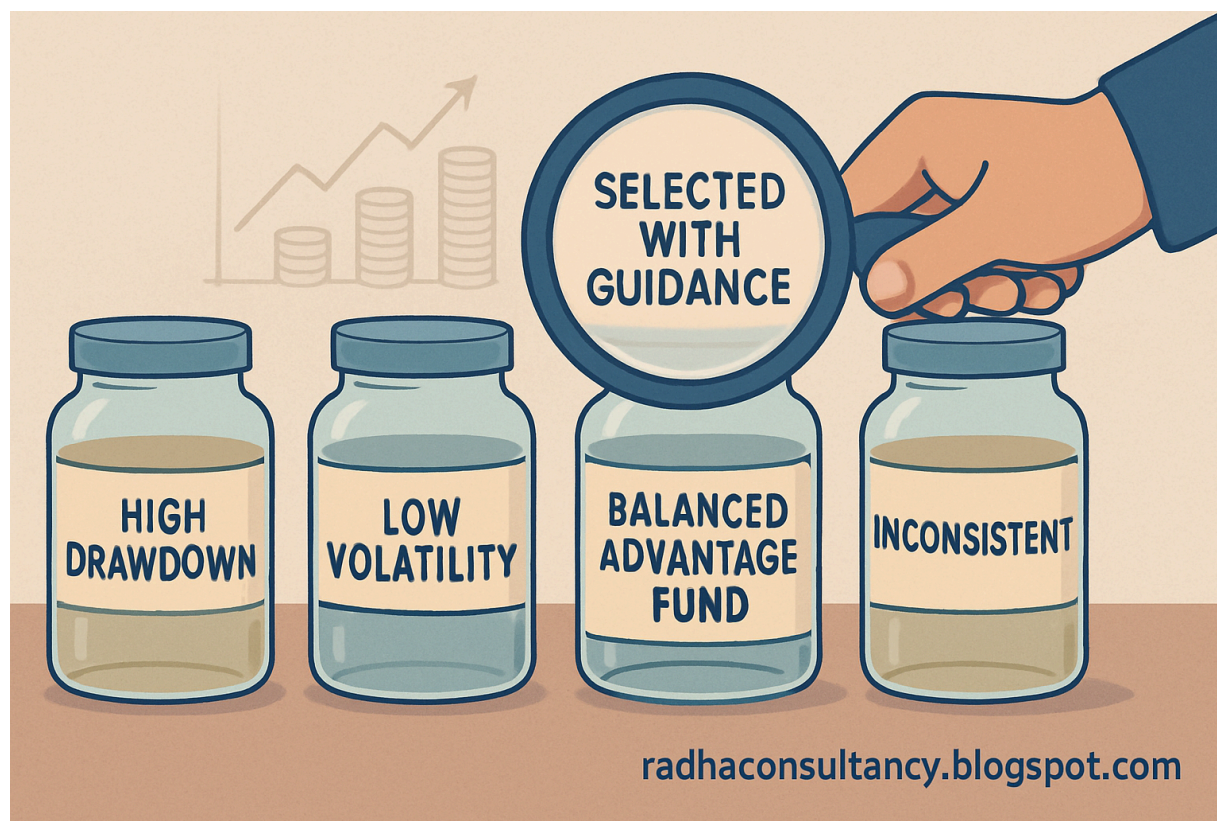


Did Your “Balanced” Fund Really Buy Low?

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When markets crash, every BAF claims it grabs more equities “cheap” for your benefit. But do the numbers tell the same story?

Market Checkpoints — Actual Equity Allocations:

Period	HDFC	ICICI	SBI	UTI	Tata
Apr 2020 (Crash)	81%	67%	N/A	N/A	74%
Apr 2025 (Peak)	67%	45%	39%	68%	68%
Mid-2023 (Normal)	67%	66%	44%	65%	69%

Insight:

HDFC and Tata ramped up equity at the market's bottom—delivering on the “buy when cheap” promise. ICICI played it safer, while other schemes adjusted more cautiously.

Flip Side:

Some funds made only modest moves, hinting they might be following marketing claims, not real dynamic rebalancing.

Takeaway:

Don't go by slogans! Ask your advisor:

- *Did my BAF increase equity when the market truly tanked?*
- *How flexible is my fund's engine room—really?*

Explore fund-by-fund stories, model comparisons, and rare data insights in the full analysis:

 [Balanced Advantage Funds: Risk Reality Check](#)

Knowledge grows not in headlines, but in hard numbers.

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