

SBI ELSS Tax Saver Fund

Category : Equity Fund | Benchmark Index : BSE 500 TRI | Fund Manager : Dinesh Balachandran

450.38

NAV as on 30- Dec-25

32,327(Cr.)

AUM as on 30-Nov-25


Rating


Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	5.15	1.48	6.02	23.63	21.51	15.12
Benchmark Index	4.16	0.79	6.78	16.07	16.63	14.79

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)

Financials	29.45
Materials	10.95
Technology	12.01
Energy & Utilities	13.29
Consumer Discretionary	9.34

Asset Allocation (%)

Equity	92.7
Cash&cashEqv.	7.18
Debt	0.12

Portfolio Holdings

Top Holdings	Assets(%)
HDFC Bank	8.91
Reliance Industries	5.47
Tata Steel	3.22
ICICI Bank	3.19
Mahindra & Mahindra	2.92
Cipla	2.89
State Bank of India	2.83
ITC	2.68
Axis Bank	2.56
Mahindra & Mahindra Finance	2.43

Quantitative Data (%)

Standard Deviation	13.03
Beta	0.95
Sharpe Ratio	1.16
Alpha Ratio	6.70
Turnover Ratio	12.00
Expense Ratio	1.57
Lock-in Period	-
Fund Type	Open Ended
Fund House	SBI ELSS Tax Saver Fund
Fund Taxation	Equity
Min. Inv. Lumpsum/ SIP	Rs. 500 / 500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.