

SBI Long Term Equity Fund (ELSS)



Scheme Type : An open ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit

EQUITY Open Ended **VERY HIGH Risk**

Invest Now

Returns for Regular growth	Returns for Direct growth	AUM as on 30 Apr 2025	Date of Allotment	Exit Load
16.37%Since Inception	16.64%Since Inception	₹28507.48Cr	31 Mar, 1993	view details

Benchmark : Scheme Benchmark: BSE 500 TRI Additional Benchmark: BSE Sensex TRI

Suitable for: Long-Term Capital Appreciation Tax Planning



Investment Criteria	
Min Lumpsum	Min Add Lumpsum
₹ 500	₹ 500
& In multiples of Rs.500/-	& In multiples of Rs.500/-
Min SIP Amount	
₹ 500	
& In multiples of Rs.500/-	

FAQ Section

How to Invest in SBI Long Term Equity Fund (ELSS)?

What is the current NAV of SBI Long Term Equity Fund (ELSS)?

What is the AUM of SBI Long Term Equity Fund (ELSS)?

What is the Riskometer level of SBI Long Term Equity Fund (ELSS)?

What are the top holdings of SBI Long Term Equity Fund (ELSS)?

Is there any lock-in period for SBI Long Term Equity Fund (ELSS)?

What is the expense ratio of SBI Long Term Equity Fund (ELSS)?

How can I redeem my investments in SBI Long Term Equity Fund (ELSS)?

What are the top sectors SBI Long Term Equity Fund (ELSS) has invested in?

Who manages the SBI Long Term Equity Fund (ELSS)?

What is the minimum investment in SBI Long Term Equity Fund (ELSS)?

Fund Overview

SBI Long Term Equity Fund – an equity linked savings scheme (ELSS) - is a tax saving tool as per the current tax laws.

The fund aims to provide investors with the benefit of investing in a portfolio of equity shares, while offering deduction on such investments made in the scheme under section 80C of the Income Tax Act, 1961.

The fund invests a minimum of 80% of its assets in equity, cumulative convertible preference shares, fully convertible debentures, bonds etc.

It can invest up to 20% of its assets in money market instruments

Investments in the scheme are subject to a statutory lock-in of 3 years from the date of allotment.

You can save up to Rs.46,800* under section 80C

*Rs. 46,800 is the maximum tax amount that can be saved on an investment of Rs. 1,50,000 under Section 80C of the Income Tax Act, 1961 for tax payers in the 30% tax-slab. The amount varies according to the tax-slab of the

You can save up to Rs.46,800* under section 80C

*Rs. 46,800 is the maximum tax amount that can be saved on an investment of Rs. 1,50,000 under Section 80C of the Income Tax Act, 1961 for tax payers in the 30% tax-slab. The amount varies according to the tax-slab of the tax payer



Mr. Dinesh Balachandran

Dinesh Balachandran has over 22 years of experience in the industry. He has been associated with SBI Funds Management Limited (SBIFM) since 2012, joining as a Senior

...[See More](#)

Managing this fund since
Sep 2016

[More Funds](#) managed by Mr. Dinesh Balachandran

Videos for
SBI Long Term Equity Fund (ELSS)

Product Label

This product is suitable for investors who are seeking*

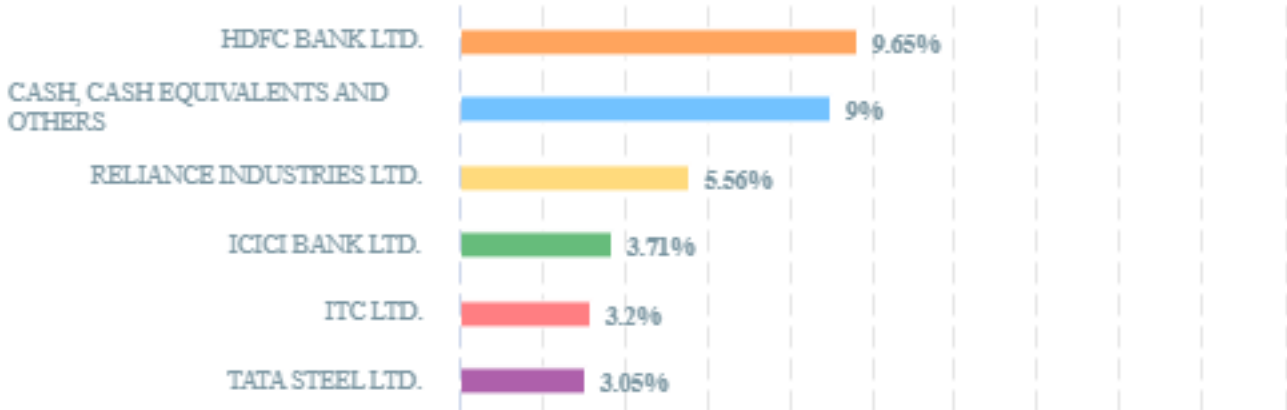
- *Long term capital appreciation
- *Investment in a portfolio of equity shares, while offering deduction under section 80C of Income-tax Act, 1961

*Investors should consult their financial advisors if in doubt whether the product is suitable for them.



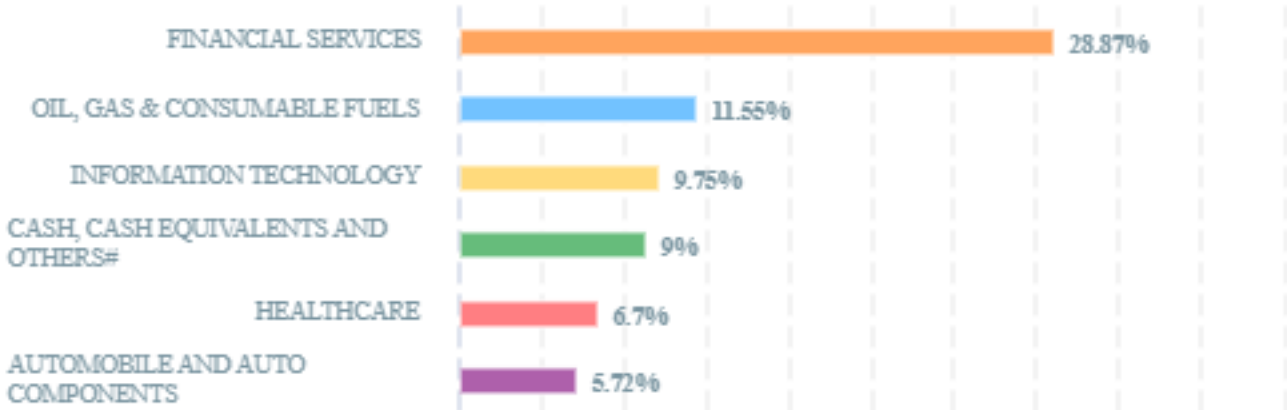
Portfolio Breakup

Top Holdings (as on 30 Apr 2025)



[View all holdings](#)

Sector Allocations



[View all allocations](#)

Performance

Regular Growth

Direct Growth

Compounded Annualized Growth Rate Performance	1Y	3Y	5Y	Since Inception
SBI Long Term Equity Fund	23.3%	20.22%	28.32%	16.37%
Scheme Benchmark: BSE 500 TRI	5.7%	15.03%	23.66%	NA
Additional Benchmark: BSE Sensex TRI	9.06%	13.13%	20.31%	13.27%

Current Value of Standard Investment of ₹10,000	1Y	3Y	5Y	Since Inception
SBI Long Term Equity Fund	₹10,73	₹10,92	₹11,87	₹16,943
Scheme Benchmark: BSE 500 TRI	₹10,50	₹10,71	₹11,26	NA
Additional Benchmark: BSE Sensex TRI	₹10,66	₹11,05	₹12,17	₹16,485

Notes:

- Different plans shall have different expense structure. In case of return calculated the IDCW option, it is assumed that dividend declared under the schemes have been reinvested at the prevailing NAV
- Past performance may or may not be sustained in future and same may not necessarily provide the basis for comparison with other investment
- Load is not considered for computation of returns
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day,

- the NAV of the previous date is considered for computation of returns
- The data of the last working day has been considered for the calculation of performance
- Wherever TRI data since inception for benchmarks is not available, benchmark performance is calculated using composite of CAGR and TRI values of the benchmark
- The performance of the schemes is benchmarked to the Total Return variant of the Index
- To view other open ended funds managed by the fund manager go to the Fund Manager section

Fund Data

Quantitative Data

Expense Ratio Regular in % (as on 30 Apr ,2025)	: 1.59
Expense Ratio Direct in % (as on 30 Apr ,2025)	: 0.99
Sharpe Ratio	: 1.41
Standard Deviation	: 14.3172%
Beta	: 0.99

Source: CRISIL Fund Analyser

Risk Free rate: FBIL Overnight Milbor rate (9.39% as on 30 Sep, 2024) basis for ratio calculation

: 3 Years Monthly Data points

**All expense ratios are inclusive of GST on Management Fees

Choose Plan

[SBI Long Term Equity Fund - Direct Plan - IDCW \(ELSS\)](#) 

Record Date	IDCW*	NAV(₹)
24 Mar 2023	6.8	60.5306
17 Mar 2022	6.5	62.9052
06 Mar 2020	3.8072572	42.3469
08 Mar 2019	3.8072572	48.1586

Face Value: ₹ 10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

After dividend distribution tax.