### EQUITY – ELSS

#### SBI MAGNUM TAXGAIN SCHEME
An Open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit

**Investment Objective**

To deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.

#### Fund Details

- **Type of Scheme**: An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit
- **Date of Allotment**: 31/03/1993
- **AUM for the Month of November 2019**: ₹7,368.69 Crores
- **AUM as on November 30, 2019**: ₹7,376.59 Crores
- **Fund Manager**: Mr. Dinesh Balachandran
  - Managing Since: Sep-2016
  - Total Experience: Over 17 years
- **Benchmark**: S&P BSE 500 (w.e.f May 16,2018)
- **Exit Load**: NIL
- **Entry Load**: N.A.
- **Plans Available**: Regular, Direct
- **Options**: Growth, Dividend
- **SIP**:
  - Any Day SIP: Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  - Minimum amount for SIP ₹ 500 & in multiples of ₹ 500
  - Minimum Installments: The Scheme offers Weekly, Monthly, Quarterly, Semi-Annual and Annual – 6 SIP.
- **Minimum Investment**
  - ₹ 500 & in multiples of ₹ 500
  - **Additional Investment**
  - ₹ 500 & in multiples of ₹ 500 (subject to lock in period of 3 years from the date of allotment).

#### Quantitative Data

- **Standard Deviation**: 13.18%
- **Beta**: 0.97
- **Sharpe Ratio**: 0.24
- **Portfolio Turnover**: 0.61
- **Equity Turnover**: 0.62

#### Portfolio Classification by Industry Allocation (%)

<table>
<thead>
<tr>
<th>Industry</th>
<th>% of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Services</td>
<td>36.77</td>
</tr>
<tr>
<td>Energy</td>
<td>11.20</td>
</tr>
<tr>
<td>IT</td>
<td>7.03</td>
</tr>
<tr>
<td>Consumer Goods</td>
<td>6.70</td>
</tr>
<tr>
<td>Industrial Manufacturing</td>
<td>6.14</td>
</tr>
<tr>
<td>Cement &amp; Cement Products</td>
<td>5.78</td>
</tr>
<tr>
<td>Construction</td>
<td>5.37</td>
</tr>
<tr>
<td>Pharma</td>
<td>4.67</td>
</tr>
<tr>
<td>Automobile</td>
<td>3.96</td>
</tr>
<tr>
<td>Telecom</td>
<td>2.59</td>
</tr>
<tr>
<td>Fertilisers &amp; Pesticides</td>
<td>1.59</td>
</tr>
<tr>
<td>Metals</td>
<td>0.94</td>
</tr>
<tr>
<td>Media and Entertainment</td>
<td>0.86</td>
</tr>
<tr>
<td>Healthcare Services</td>
<td>0.77</td>
</tr>
<tr>
<td>Services</td>
<td>0.56</td>
</tr>
</tbody>
</table>

#### Portfolio Classification by Asset Allocation (%)

- **Cash, Cash Equivalents, Derivative Margin and Others**: 5.07
- **Total**: 100.00

#### Net Asset Value

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Dividend</td>
<td>39.3916</td>
</tr>
<tr>
<td>Reg-Plan-Growth</td>
<td>143.6551</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>50.1186</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>149.6813</td>
</tr>
</tbody>
</table>

#### Last Dividends

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>08-Mar-19</td>
<td>3.40</td>
<td>38.0109</td>
</tr>
<tr>
<td>08-Mar-19</td>
<td>4.30</td>
<td>48.1586</td>
</tr>
<tr>
<td>09-Mar-18</td>
<td>4.00</td>
<td>41.3443</td>
</tr>
<tr>
<td>09-Mar-18</td>
<td>5.00</td>
<td>52.0013</td>
</tr>
<tr>
<td>17-Mar-17</td>
<td>4.00</td>
<td>41.1004</td>
</tr>
<tr>
<td>17-Mar-17</td>
<td>5.00</td>
<td>51.3144</td>
</tr>
<tr>
<td>11-Mar-16</td>
<td>4.00</td>
<td>46.4523</td>
</tr>
<tr>
<td>11-Mar-16</td>
<td>5.00</td>
<td>45.2369</td>
</tr>
</tbody>
</table>

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

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**Net Total Turnover : 0.62**

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**Portfolio Turnover**

- **Total Turnover – Equity = Debit + Derivatives**
- **Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Aug. AUM of trailing twelve months.**
- **Risk Free rate: RBI Overnight Mibor rate (1.25% as on 29th November 2019) Basis for Ratio Calculation: 3 Months New Data Points**

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**Portfolio Classification by Asset Allocation**

- **Cash, Cash Equivalents, Derivative Margin and Others**: 5.07
- **Total**: 100.00

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**Financial Services**: 36.77

**Energy**: 11.20

**IT**: 7.03

**Consumer Goods**: 6.70

**Industrial Manufacturing**: 6.14

**Cement & Cement Products**: 5.78

**Construction**: 5.37

**Pharma**: 4.67

**Automobile**: 3.96

**Telecom**: 2.59

**Fertilisers & Pesticides**: 1.59

**Metals**: 0.94

**Media and Entertainment**: 0.86

**Healthcare Services**: 0.77

**Services**: 0.56

**Cash, Cash Equivalents, Derivative Margin and Others**: 5.07

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**Portfolio Classification by Industry Allocation**

- **Financial Services**: 10.15
- **Energy**: 5.07
- **IT**: 11.44
- **Consumer Goods**: 73.34

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**SBI Magnum Taxgain Scheme**

- 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 IT Act, 1961.

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**Investors understand that their principal will be at Moderately High risk**

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**Portfolio Analysis**

- **Source: CRISIL Fund Analyst**
  - **Portfolio Turnover** is lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Aug. AUM of trailing twelve months.
  - **Risk Free rate: RBI Overnight Mibor rate (1.25% as on 29th November 2019)**

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**Note**: Investors should consult their financial advisers if in doubt about whether the product is suitable for them.