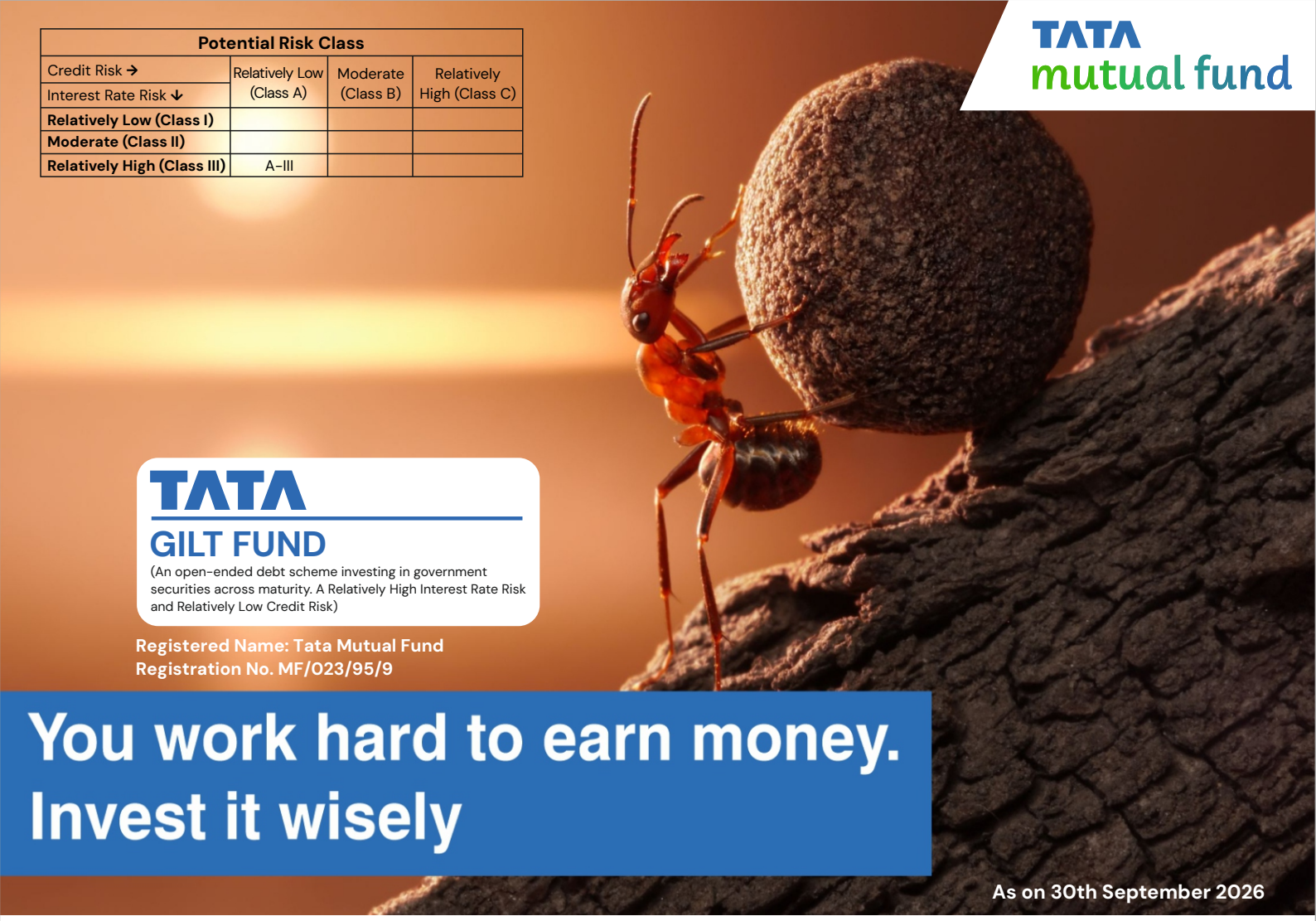
Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

TATA mutual fund



TATA GILT FUND

(An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

Registered Name: Tata Mutual Fund
Registration No. MF/023/95/9

You work hard to earn money. Invest it wisely

As on 30th September 2026

DATE OF ALLOTMENT
September 06, 1999

BENCHMARK
CRISIL Dynamic Gilt Index (AIII)

FUND SIZE
Rs. 769.09 Crores

MONTHLY AVERAGE AUM
Rs. 779.88 Crores

FUND MANAGER
Akhil Mittal (Managing Since 01-Mar-22)

ASSISTANT FUND MANAGER
Puja Kasat (Managing Since 01-Jun-26)

EXPENSE RATIO**
Direct - 0.24
Regular - 1.18

EXIT LOAD
Nil (w.e.f. 2nd November, 2018)

MINIMUM INVESTMENT
Rs. 5,000/- and in multiples of Re. 1/- thereafter.

**Note: The rates specified are actual month end expenses charged as on September 30, 2026. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

ABOUT THE FUND

The investment objective of the Scheme is to generate medium to long term capital appreciation and income distribution by investing predominantly in Government Securities. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

INVESTMENT PHILOSOPHY

Transparency: Clearly defined investment universe & asset allocation. All disclosures & portfolios publicly available.

Portfolio Quality: The scheme shall invest predominantly in Government securities and Money Market instruments based on various criteria like sound professional management, track record, industry scenario, growth prospectus, liquidity of the securities, ratings etc.

The Scheme will study the macro economic conditions, including the political, economic environment and factors affecting Liquidity and interest rates. The Scheme would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same. The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets.

Portfolio Positioning and construct

FOCUS	AIM	SAFETY	HORIZON
Liquidity & Accrual through Government Securities	Create a flexible duration fund to maximize gains when interest rates start to come off	Investing in government securities ensures negligible risk in the portfolio	Ideal for investors with 1+ years of investment horizon

SLR PHILOSOPHY GRAPH

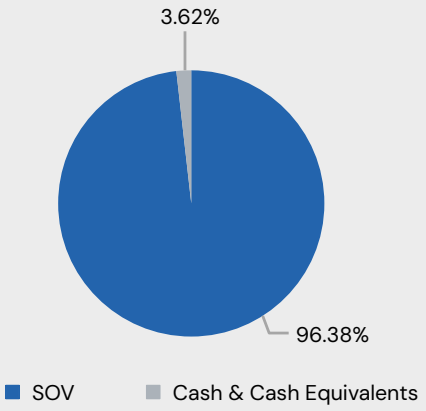
Debt Investment Philosophy

S — Safety
Safety of the Portfolio

L — Liquidity
Adequate **Liquidity** in the Portfolio

R — Return
Seeking to provide higher risk-adjusted **Return**

COMPOSITION BY RATINGS

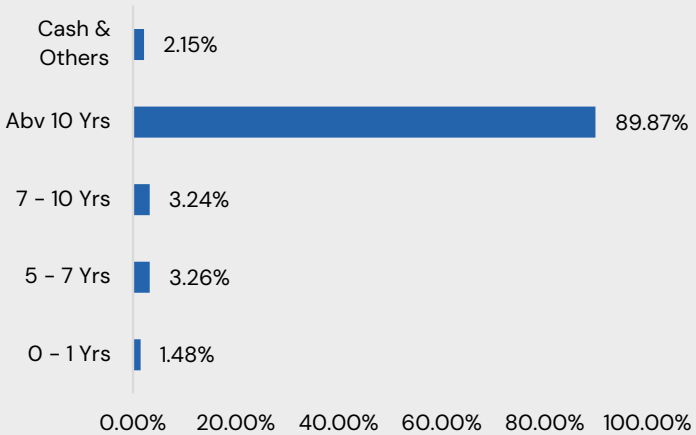


KEY MEASURES

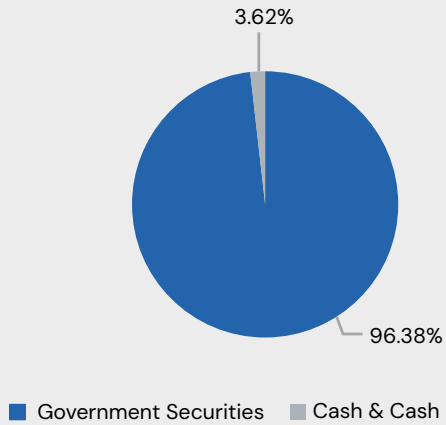
Annualized Portfolio YTM*	7.64%
Modified Duration	9.99 Years
Macaulay Duration	10.37 Years
Residual Maturity	24.95 Years

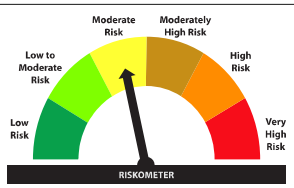
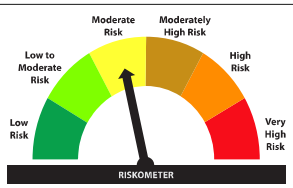
* In case of semi-annual YTM, it will be annualized. Current YTM is not an indicative for future YTM. It is subject to change on daily basis depending on market conditions.

MATURITY LADDER



INSTRUMENT WISE COMPOSITION



Product Label	Tata Gilt Fund	CRISIL Dynamic Gilt Index (AIII)
This product is suitable for investors who are seeking*: • Long Term Capital Appreciation & Regular Income. • Predominant investments in Government Securities. ***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**	 *The risk of the scheme is Moderate*	 *The risk of the benchmark is Moderate*

It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 6.16.1.j of SEBI Master Circular on Mutual Fund dated 20.03.2026, on Product labelling in mutual fund schemes on ongoing basis.

DISCLAIMERS AND OTHER STATUTORY DISCLOSURES
For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.