

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



GILT SECURITIES FUND

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

You work hard to earn money.
Invest it wisely

As on 30th June 2025

DATE OF ALLOTMENT

September 06, 1999

BENCHMARK

CRISIL Dynamic Gilt Index (AIII)

FUND SIZE

Rs. 1149.08 Crores

MONTHLY AVERAGE AUM

Rs. 1155.16 Crores

FUND MANAGER

Akhil Mittal (Managing Since 01-Mar-22)

EXPENSE RATIO**

Direct - 0.27

Regular - 1.37

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 June 30, 2025. 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
Liquidity & Accrual through Government Securities

AIM
Create a flexible duration fund to maximize gains when interest rates start to come off

SAFETY
Investing in government securities ensures negligible risk in the portfolio

HORIZON
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

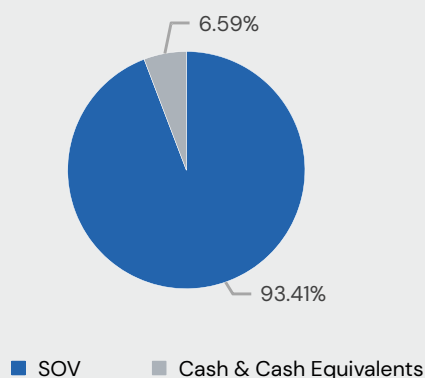
R

Return

Seeking to provide higher risk-adjusted Return



COMPOSITION BY RATINGS



KEY MEASURES

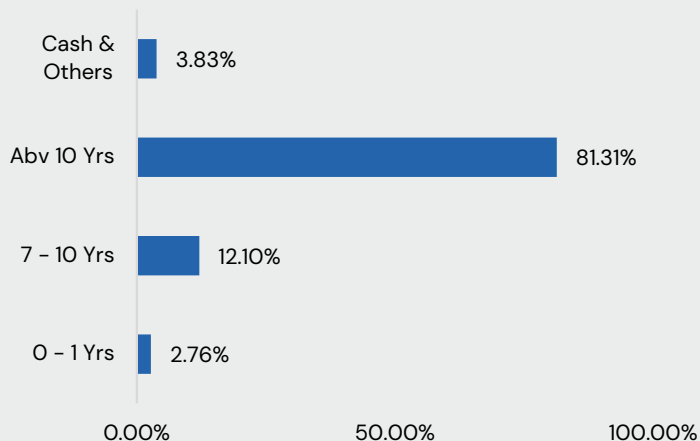


Annualized Portfolio YTM*	6.97%
Modified Duration	9.81 Years
Macaulay Duration	10.15 Years
Residual Maturity	22.41 Years

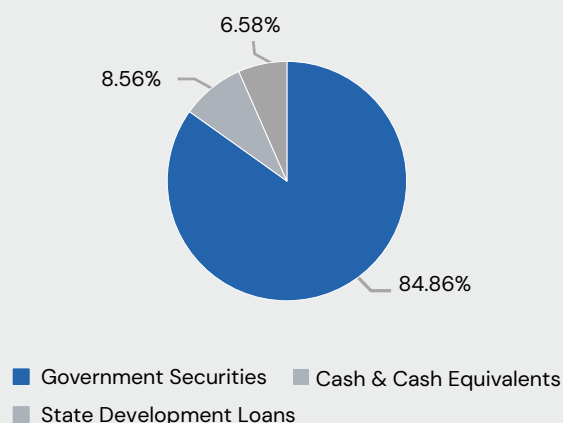
* In case of semi-annual YTM, it will be annualized. Current YTM is not an indicative for future YTM. It is subject to change on daily basis depending on market conditions.



MATURITY LADDER



INSTRUMENT WISE COMPOSITION



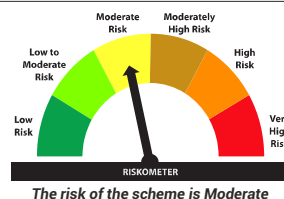
Product Label

This product is suitable for investors who are seeking*:

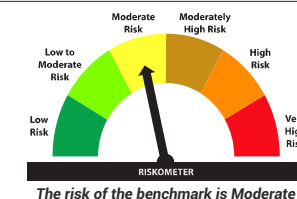
- Long Term Capital Appreciation & Regular Income.
- Predominant investments in Government Securities.

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

Tata Gilt Securities Fund



CRISIL Dynamic Gilt Index (All)



It may be noted that risk-o-meter specified above is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 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.