

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

# Aviva Group Investor



**Disclaimer/Disclosure**

Aviva Life Insurance Company India Limited Aviva Towers ,Sector road,Opp.Golf Course, DLF Phase-V,Sector 43,Gurgaon,Haryana-122 003  
Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214 Registered office:2nd Floor,Prakashdeep Building, 7,Tolstoy Marg, New Delhi -110 001

## Fund Details

**Investment Objective:** The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks

The risk profile for this fund is Low

<b>NAV as on August 31, 2018:</b>	25.7038
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.27%	2.28%	-0.15%	4.28%	6.81%	8.34%
Benchmark**	0.01%	2.35%	0.91%	5.03%	7.21%	7.19%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	60.00%	100.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	244.55
<b>Total</b>	<b>244.55</b>

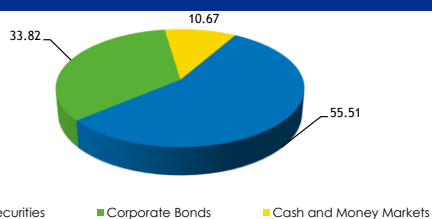
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	6.20

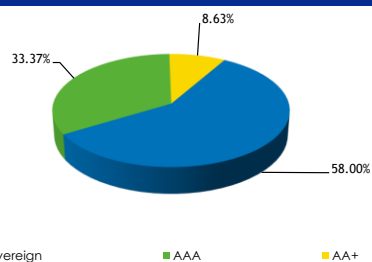
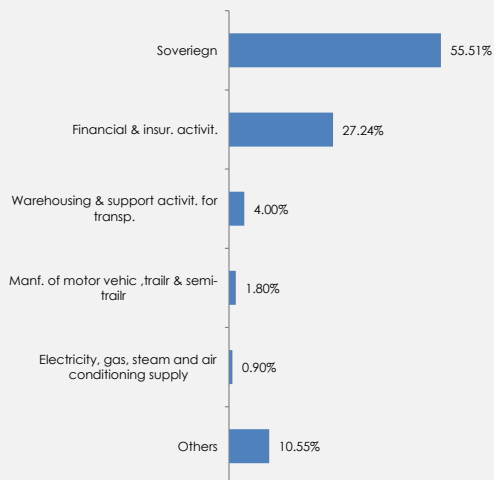
## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>55.51%</b>
7.17% GOI 2028	15.18%
6.57% GOI 2033	14.65%
8.83% GOI 2041	10.69%
6.68% GOI 2031	8.89%
6.05% GS 02-02-2019	3.12%
8.3% GOI 2042	2.03%
9.23% GOI 2043	0.40%
8.08% GOI 2022	0.34%
8.85% Tamil Nadu SDL 2022	0.21%
<b>Corporate Bonds</b>	<b>33.82%</b>
Indiabulls Housing Finance Ltd.	3.91%
Tata Sons Ltd.	3.17%
Dewan Housing Finance Corporation Ltd.	2.91%
L&T Infra Debt Fund Ltd.	2.71%
Adani Ports and Special Economic Zone Ltd.	2.46%
Reliance Capital Ltd.	2.11%
LIC Housing Finance Ltd.	2.06%
Mahindra & Mahindra Ltd.	1.80%
LIC Housing Finance Ltd.	1.71%
Shriram Transport Finance Co. Ltd.	1.69%
Others	9.29%
<b>Cash and Money Markets</b>	<b>10.67%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return is CRISIL Composite Bond Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To provide progressive return on the investment

The risk profile for this fund is Low

<b>NAV as on August 31, 2018:</b>	28.1444
<b>Inception Date:</b>	13-Jul-05
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.25%	3.88%	2.64%	6.32%	8.18%	8.72%
Benchmark**	0.52%	3.95%	3.84%	6.90%	8.45%	8.00%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	40.00%	100.00%
Equity	0.00%	20.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

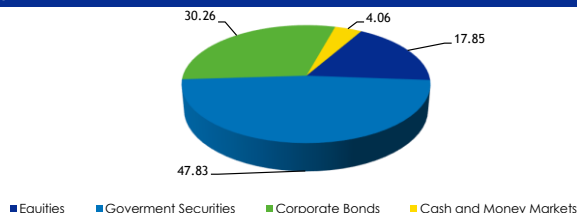
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.41
Debt	66.24
<b>Total</b>	<b>80.65</b>

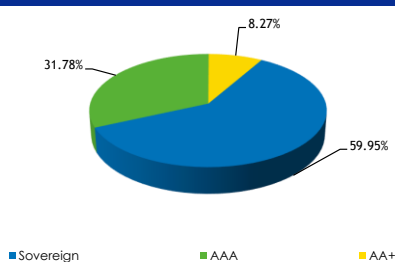
Modified Duration<sup>3</sup>

Security Type	Duration
Fixed Income Investments	6.14

## Asset Mix

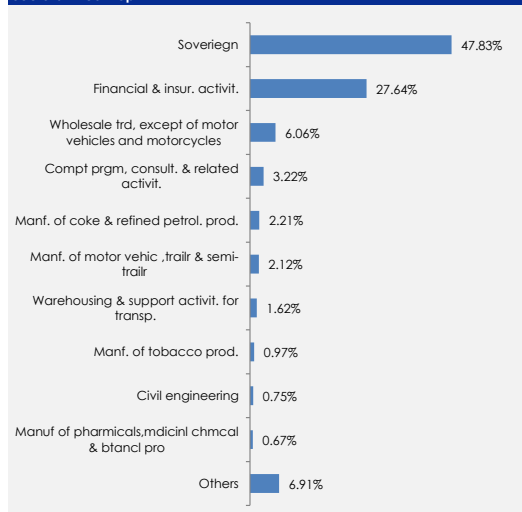


## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Equities</b>	
Reliance Industries Ltd.	1.55%
HDFC Bank Ltd.	1.46%
Infosys Ltd.	1.35%
Tata Consultancy Services Ltd.	1.05%
ITC Ltd.	0.97%
Axis Bank Ltd.	0.87%
Housing Development Finance Corporation Ltd.	0.74%
ICICI Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.66%
Mahindra & Mahindra Ltd.	0.62%
Others	7.85%
<b>Government Securities</b>	
6.57% GOI 2033	12.74%
7.17% GOI 2028	12.16%
8.83% GOI 2041	8.49%
6.68% GOI 2031	5.81%
6.05% GS 02-02-2019	2.54%
8.4% GOI 2024	2.27%
8.28% GOI 2032	2.11%
8.3% GOI 2042	1.37%
8.08% GOI 2022	0.34%
<b>Corporate Bonds</b>	
<b>30.26%</b>	
Food Corporation of India	6.06%
LIC Housing Finance Ltd.	3.83%
Indiabulls Housing Finance Ltd.	2.93%
Dewan Housing Finance Corporation Ltd.	2.52%
Housing Development Finance Corporation Ltd.	1.88%
L&T Fincance Corporation Ltd	1.84%
L&T Infra Debt Fund Ltd.	1.82%
Shriram Transport Finance Co. Ltd.	1.62%
Adani Ports and Special Economic Zone Ltd.	1.52%
Reliance Capital Ltd.	1.47%
Others	4.77%
<b>Cash and Money Markets</b>	
<b>4.06%</b>	
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>5</sup>

\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

<b>NAV as on August 31, 2018:</b>	26.5530
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.86%	5.21%	5.52%	8.41%	9.65%	8.80%
Benchmark**	1.00%	5.47%	6.65%	8.66%	9.59%	8.78%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	15.00%	90.00%
Equity	0.00%	45.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

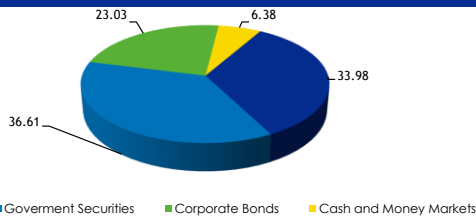
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.47
Debt	20.35
<b>Total</b>	<b>30.82</b>

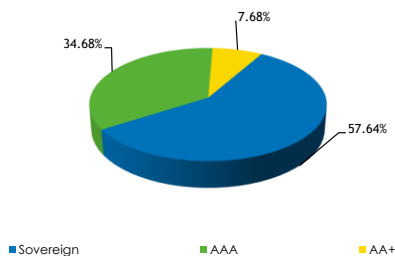
Modified Duration<sup>4</sup>

Security Type	Duration
Fixed Income Investments	6.11

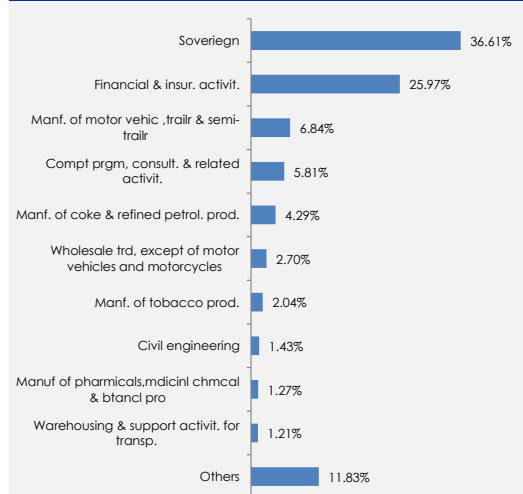
## Asset Mix



## Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>33.98%</b>
Reliance Industries Ltd.	3.25%
HDFC Bank Ltd.	2.86%
Infosys Ltd.	2.55%
ITC Ltd.	2.04%
Tata Consultancy Services Ltd.	1.67%
ICICI Bank Ltd.	1.54%
Housing Development Finance Corporation Ltd.	1.41%
Axis Bank Ltd.	1.37%
Larsen & Toubro Ltd.	1.24%
Mahindra & Mahindra Ltd.	1.18%
Others	14.87%
<b>Government Securities</b>	<b>36.61%</b>
7.17% GOI 2028	8.01%
8.83% GOI 2041	7.36%
6.57% GOI 2033	7.03%
6.68% GOI 2031	5.25%
8.4% GOI 2024	3.79%
6.05% GS 02-02-2019	2.04%
7.16% GOI 2023	1.82%
8.3% GOI 2042	1.08%
8.08% GOI 2022	0.23%
<b>Corporate Bonds</b>	<b>23.03%</b>
Mahindra & Mahindra Ltd.	4.28%
Food Corporation of India	2.70%
LIC Housing Finance Ltd.	2.59%
Indiabulls Housing Finance Ltd.	2.56%
Reliance Capital Ltd.	1.61%
L&T Fincance Corporation Ltd	1.60%
Housing Development Finance Corporation Ltd.	1.31%
Adani Ports and Special Economic Zone Ltd.	0.99%
Shriram Transport Finance Co. Ltd.	0.98%
L&T Infra Debt Fund Ltd.	0.80%
Others	3.61%
<b>Cash and Money Markets</b>	<b>6.38%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>5</sup>

<sup>5</sup>Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

<sup>4</sup>Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

<b>NAV as on August 31, 2018:</b>	32.2996
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.59%	7.04%	8.90%	10.77%	11.34%	10.51%
Benchmark**	1.57%	7.26%	10.01%	10.72%	10.87%	9.42%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	20.00%	60.00%
Equity	20.00%	60.00%
Money Market Instruments & Cash	0.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.34
Debt	6.25
<b>Total</b>	<b>13.59</b>

Modified Duration<sup>3</sup>

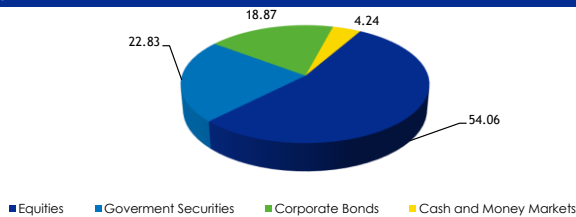
Security Type	Duration
Fixed Income Investments	6.08

## Security Name

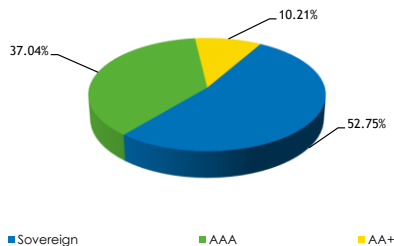
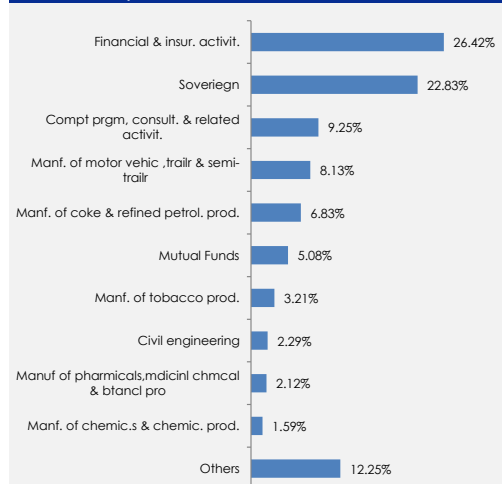
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>54.06%</b>
Reliance Industries Ltd.	5.19%
Infosys Ltd.	4.06%
Kotak Mahindra Mutual Fund	4.00%
ITC Ltd.	3.21%
Tata Consultancy Services Ltd.	2.64%
HDFC Bank Ltd.	2.46%
Housing Development Finance Corporation Ltd.	2.23%
Larsen & Toubro Ltd.	1.98%
Mahindra & Mahindra Ltd.	1.89%
Axis Bank Ltd.	1.71%
Others	24.69%
<b>Government Securities</b>	<b>22.83%</b>
7.17% GOI 2028	5.38%
6.57% GOI 2033	5.14%
8.83% GOI 2041	5.07%
6.68% GOI 2031	3.12%
8.79% Gujarat SDL 2022	1.87%
6.05% GS 02-02-2019	1.36%
8.3% GOI 2042	0.74%
8.08% GOI 2022	0.15%
<b>Corporate Bonds</b>	<b>18.87%</b>
Mahindra & Mahindra Ltd.	4.04%
Housing Development Finance Corporation Ltd.	2.23%
LIC Housing Finance Ltd.	2.20%
L&T Fincance Corporation Ltd	1.82%
L&T Infra Debt Fund Ltd.	1.81%
Reliance Capital Ltd.	1.46%
Indiabulls Housing Finance Ltd.	1.45%
Adani Ports and Special Economic Zone Ltd.	0.75%
Dewan Housing Finance Corporation Ltd.	0.75%
Capital First Ltd	0.74%
Others	1.62%
<b>Cash and Money Markets</b>	<b>4.24%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>5</sup>

\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

<b>NAV as on August 31, 2018:</b>	24.7513
<b>Inception Date:</b>	31-Mar-06
<b>Fund Manager:</b>	Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.47%	2.76%	5.03%	5.48%	6.05%	8.01%
Benchmark**	0.64%	3.79%	7.13%	6.95%	7.22%	7.59%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	0.00%	20.00%
Money Market Instruments & Cash	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

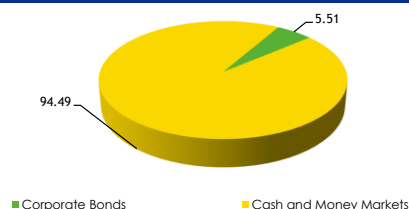
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.99
<b>Total</b>	<b>1.99</b>

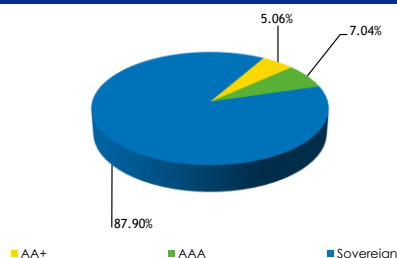
## Modified Duration<sup>3</sup>

Security Type	Duration
Fixed Income Investments	0.47

## Asset Mix



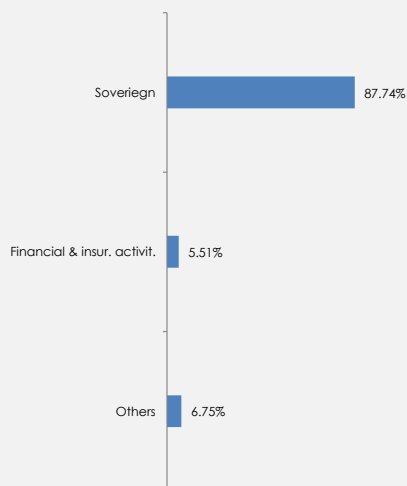
## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Corporate Bonds</b>	<b>5.51%</b>
Capital First Ltd	5.05%
Dewan Housing Finance Corporation Ltd.	0.46%
<b>Cash and Money Markets</b>	<b>94.49%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Sectoral Break-Up<sup>5</sup>



\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return is CRISIL Liquid Fund Index Return

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Group Superannuation, Gratuity and Leave Encashment  
**Pension Short Term Debt Fund**

ULGF00613/02/2009GROUPSDEBT122

August 2018



**Fund Details**

**Investment Objective:** The investment objective of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

<b>NAV as on August 31, 2018:</b>	19.9009
<b>Inception Date:</b>	13-Feb-09
<b>Fund Manager:</b>	Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.48%	2.79%	5.45%	5.40%	7.05%	7.47%
Benchmark**	0.64%	3.79%	7.13%	6.95%	7.22%	7.48%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Debt Securities	0.00%	50.00%
Money Market Instruments & Cash	0.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.25
<b>Total</b>	<b>0.25</b>

**Modified Duration<sup>#</sup>**

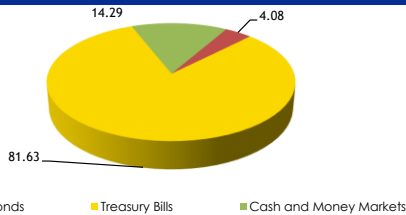
Security Type	Duration
Fixed Income Investments	0.53

**Security Name**

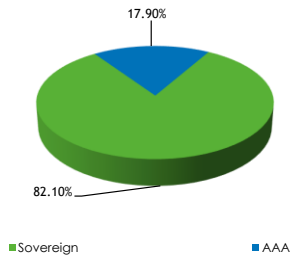
**Net Asset (%)**

<b>Corporate Bonds</b>	<b>4.08%</b>
Dewan Housing Finance Corporation Ltd.	4.08%
<b>Cash and Money Markets</b>	<b>95.92%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

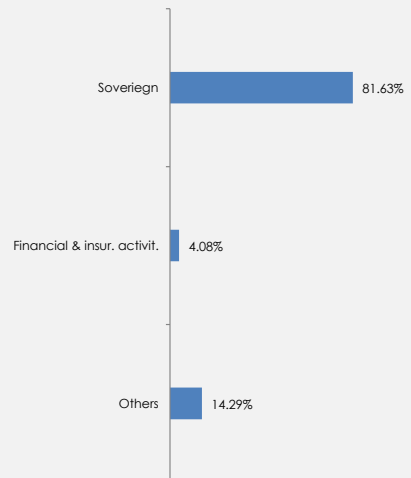
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is CRIISL Liquid Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Disclaimer

### Benchmark Indices Provided by CRISIL

The composite indices are computed based on notional Asset allocation (weights for sub indices) provided by Aviva from time to time. Such weights for the sub indices would impact the return of the composite index. CRISIL does not take responsibility of variations in the returns due to such changes in weights for sub indices. CRISIL Indices are the sole property of CRISIL Limited (CRISIL) indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of indices, based on data obtained for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL indices.



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## Disclaimer

### CAGR- Compounded Annualised Growth Rate

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[customerservices@avivaindia.com](mailto:customerservices@avivaindia.com)

Advt. No. Sep 02/18 IRDAI Registration Number: 122



A Joint Venture between Dabur Invest Corp  
and  
Aviva International Holdings Limited

**Aviva Life Insurance Company India Limited**

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