

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 January 31, 2019:</b>	26.6819
<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	0.26%	3.53%	4.72%	3.61%	7.34%	8.37%
Benchmark**	0.18%	4.66%	6.42%	4.78%	7.67%	7.32%

\* 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

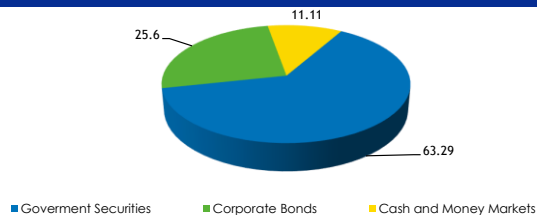
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	256.31
<b>Total</b>	<b>256.31</b>

Modified Duration<sup>5</sup>

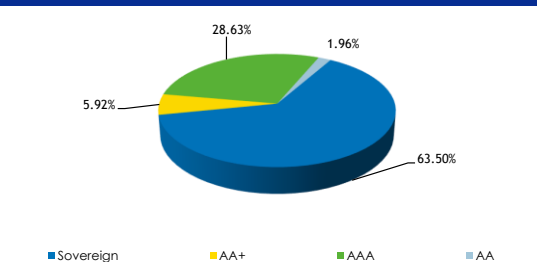
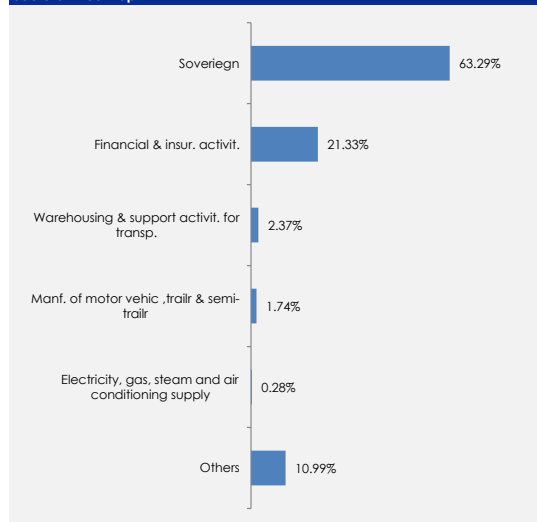
Security Type	Duration
Fixed Income Investments	4.89

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>63.29%</b>
7.17% GOI 2028	11.18%
6.84% GOI 2022	10.24%
8.3% GOI 2040	8.83%
6.05% GOI 2019	8.54%
8.97% GOI 2030	6.05%
8.24% GOI 2033	5.26%
8.17% GOI 2044	4.43%
6.90% GOI 2019	3.69%
8.3% GOI 2042	2.13%
6.35% GOI 2020	2%
Others	0.94%
<b>Corporate Bonds</b>	<b>25.60%</b>
Indiabulls Housing Finance Ltd.	3.78%
Dewan Housing Finance Corporation Ltd.	2.81%
L&T Infra Debt Fund Ltd.	2.53%
Adani Ports and Special Economic Zone Ltd.	2.37%
LIC Housing Finance Ltd.	1.99%
Reliance Capital Ltd.	1.95%
Mahindra & Mahindra Ltd.	1.74%
LIC Housing Finance Ltd.	1.65%
Shriram Transport Finance Co. Ltd.	1.60%
L&T Infra Debt Fund Ltd.	1.45%
Others	3.73%
<b>Cash and Money Markets</b>	<b>11.11%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Asset Mix



## Rating Profile

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

<sup>5</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 January 31, 2019:</b>	28.6679
<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	0.29%	2.12%	3.88%	5.22%	8.36%	8.59%
Benchmark**	0.11%	3.00%	5.02%	6.22%	8.68%	7.94%

\* 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.

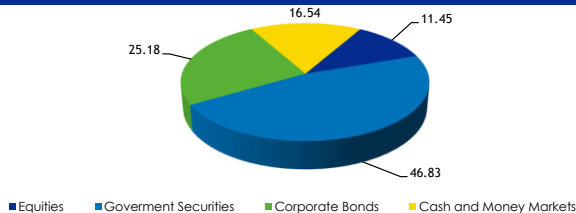
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.70
Debt	51.99
<b>Total</b>	<b>58.69</b>

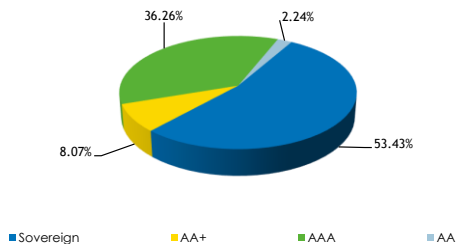
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	4.50

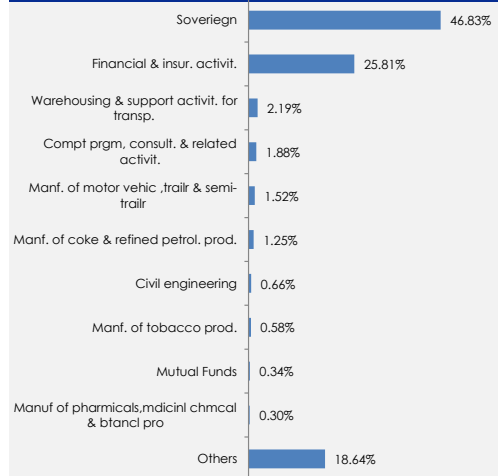
## Asset Mix



## Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	
HDFC Bank Ltd.	1.05%
Reliance Industries Ltd.	1.02%
Infosys Ltd.	0.95%
ICICI Bank Ltd.	0.82%
Larsen & Toubro Ltd.	0.62%
ITC Ltd.	0.58%
Tata Consultancy Services Ltd.	0.49%
Axis Bank Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.43%
Housing Development Finance Corporation Ltd.	0.39%
Others	4.65%
<b>Government Securities</b>	
7.17% GOI 2028	8.36%
6.05% GOI 2019	5.90%
8.3% GOI 2040	5.72%
8.24% GOI 2033	5.60%
8.97% GOI 2030	4.33%
6.84% GOI 2022	3.83%
8.17% GOI 2044	3.25%
8.28% GOI 2032	3.05%
6.90% GOI 2019	2.70%
6.35% GOI 2020	1.87%
Others	2.22%
<b>Corporate Bonds</b>	
Indiabulls Housing Finance Ltd.	4.08%
Dewan Housing Finance Corporation Ltd.	3.50%
Housing Development Finance Corporation Ltd.	2.59%
L&T Infra Debt Fund Ltd.	2.53%
Shriram Transport Finance Co. Ltd.	2.21%
Adani Ports and Special Economic Zone Ltd.	2.11%
Reliance Capital Ltd.	1.97%
IDFC First Bank Ltd.	1.38%
IDFC First Bank Ltd.	1.36%
L&T Infra Debt Fund Ltd.	1.27%
Others	2.18%
<b>Cash and Money Markets</b>	
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</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 January 31, 2019:</b>	26.5474
<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	0.26%	0.84%	2.47%	6.87%	9.48%	8.50%
Benchmark**	0.03%	1.43%	3.67%	7.57%	9.59%	8.52%

\* 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.

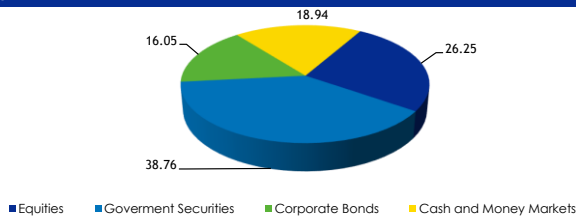
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.19
Debt	22.99
<b>Total</b>	<b>31.18</b>

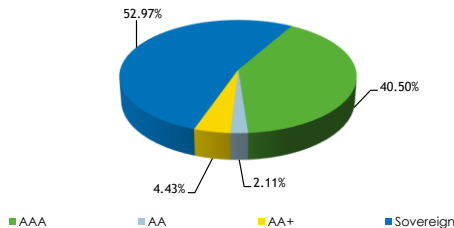
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	4.32

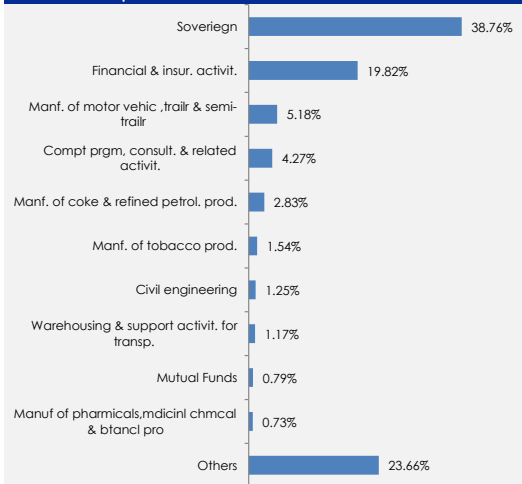
## Asset Mix



## Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>26.25%</b>
HDFC Bank Ltd.	2.40%
Reliance Industries Ltd.	2.33%
Infosys Ltd.	2.15%
ICICI Bank Ltd.	1.90%
ITC Ltd.	1.54%
Kotak Mahindra Bank Ltd.	1.20%
Larsen & Toubro Ltd.	1.18%
Tata Consultancy Services Ltd.	1.10%
Axis Bank Ltd.	1.03%
Housing Development Finance Corporation Ltd.	0.89%
Others	10.53%
<b>Government Securities</b>	<b>38.76%</b>
7.17% GOI 2028	6.54%
6.05% GOI 2019	6.22%
8.3% GOI 2040	5.26%
8.17% GOI 2044	4.66%
6.35% GOI 2020	3.80%
8.97% GOI 2030	3.53%
6.84% GOI 2022	1.87%
7.16% GOI 2023	1.86%
6.90% GOI 2019	1.73%
8.24% GOI 2033	1.69%
Others	1.60%
<b>Corporate Bonds</b>	<b>16.05%</b>
Mahindra & Mahindra Ltd.	4.29%
Indiabulls Housing Finance Ltd.	2.56%
Reliance Capital Ltd.	1.54%
Housing Development Finance Corporation Ltd.	1.30%
Adani Ports and Special Economic Zone Ltd.	0.99%
Shriram Transport Finance Co. Ltd.	0.96%
L&T Infra Debt Fund Ltd.	0.80%
L&T Infra Debt Fund Ltd.	0.80%
Housing Development Finance Corporation Ltd.	0.66%
Dewan Housing Finance Corporation Ltd.	0.66%
Others	1.49%
<b>Cash and Money Markets</b>	<b>18.94%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</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 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 January 31, 2019:</b>	31.5002
<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	0.21%	-0.93%	0.97%	8.72%	10.75%	9.94%
Benchmark**	-0.06%	-0.43%	2.03%	9.12%	10.61%	8.93%

\* 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.

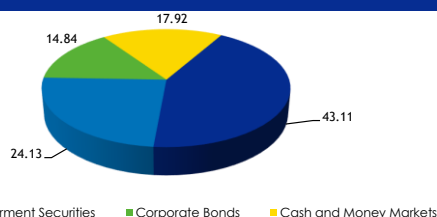
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.90
Debt	7.78
<b>Total</b>	<b>13.68</b>

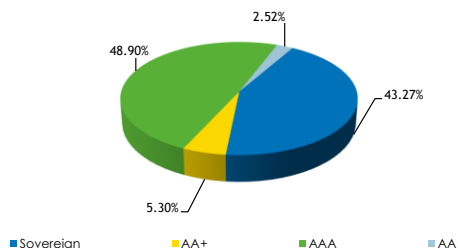
Modified Duration<sup>4</sup>

Security Type	Duration
Fixed Income Investments	3.86

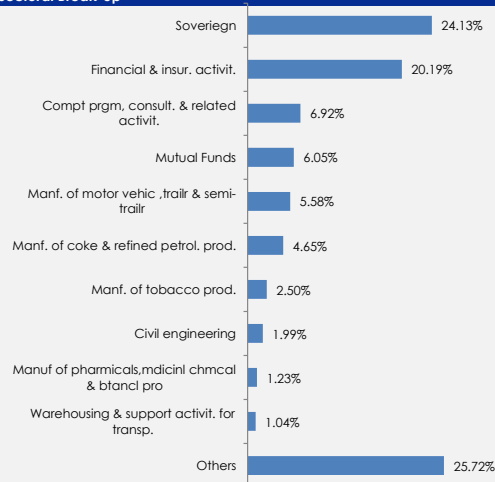
## Asset Mix



## Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>43.11%</b>
Kotak Mahindra Mutual Fund	3.87%
Reliance Industries Ltd.	3.83%
Infosys Ltd.	3.46%
ITC Ltd.	2.50%
HDFC Bank Ltd.	2.27%
Reliance Mutual Fund	2.18%
ICICI Bank Ltd.	1.98%
Larsen & Toubro Ltd.	1.87%
Tata Consultancy Services Ltd.	1.78%
Housing Development Finance Corporation Ltd.	1.45%
Others	17.92%
<b>Government Securities</b>	<b>24.13%</b>
7.17% GOI 2028	4.51%
8.3% GOI 2040	3.12%
6.35% GOI 2020	3.06%
8.17% GOI 2044	2.62%
6.05% GOI 2019	2.49%
8.97% GOI 2030	2.42%
8.79% Gujarat SDL 2022	1.88%
6.90% GOI 2019	1.61%
8.24% GOI 2033	1.39%
6.84% GOI 2022	0.65%
Others	0.38%
<b>Corporate Bonds</b>	<b>14.84%</b>
Mahindra & Mahindra Ltd.	4.08%
Housing Development Finance Corporation Ltd.	2.22%
L&T Infra Debt Fund Ltd.	1.82%
Indiabulls Housing Finance Ltd.	1.46%
Reliance Capital Ltd.	1.41%
Adani Ports and Special Economic Zone Ltd.	0.75%
Dewan Housing Finance Corporation Ltd.	0.75%
IDFC First Bank Ltd.	0.74%
IDFC First Bank Ltd.	0.73%
Shriram Transport Finance Co. Ltd.	0.73%
Others	0.15%
<b>Cash and Money Markets</b>	<b>17.92%</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:** The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on January 31, 2019:	25.3308
Inception Date:	31-Mar-06
Fund Manager:	Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.56%	2.83%	5.44%	5.28%	5.84%	7.93%
Benchmark**	0.63%	3.85%	7.68%	7.18%	7.27%	7.60%

\* 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.

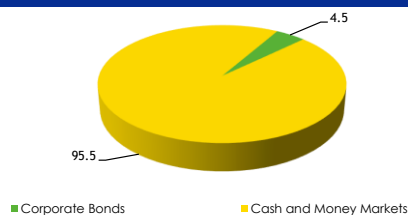
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.46
<b>Total</b>	<b>2.46</b>

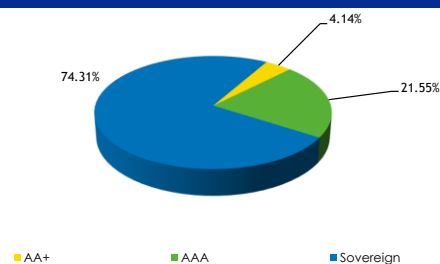
Modified Duration<sup>3</sup>

Security Type	Duration
Fixed Income Investments	0.49

## Asset Mix

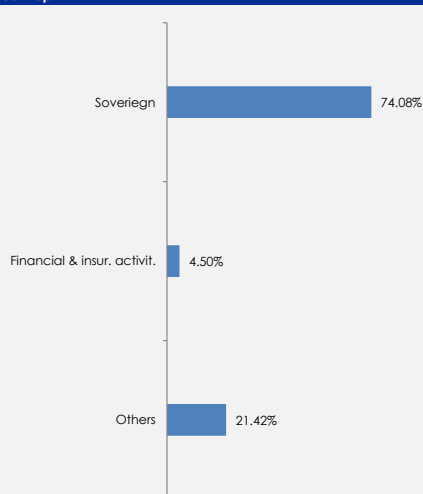


## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Corporate Bonds</b>	<b>4.50%</b>
IDFC First Bank Ltd.	4.13%
Dewan Housing Finance Corporation Ltd.	0.37%
<b>Cash and Money Markets</b>	<b>95.50%</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  
 January 2019



**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 January 31, 2019:</b>	20.3901
<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	0.52%	2.95%	5.74%	5.50%	5.45%	7.41%
Benchmark**	0.63%	3.85%	7.68%	7.18%	7.27%	7.49%

\* 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>

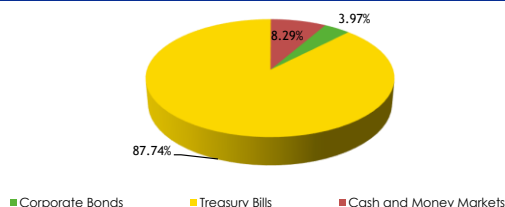
**Modified Duration<sup>3</sup>**

Security Type	Duration
Fixed Income Investments	0.46

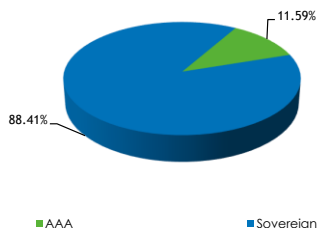
**Security Name** **Net Asset (%)**

<b>Corporate Bonds</b>	<b>3.97%</b>
Dewan Housing Finance Corporation Ltd.	3.97%
<b>Cash and Money Markets</b>	<b>96.03%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

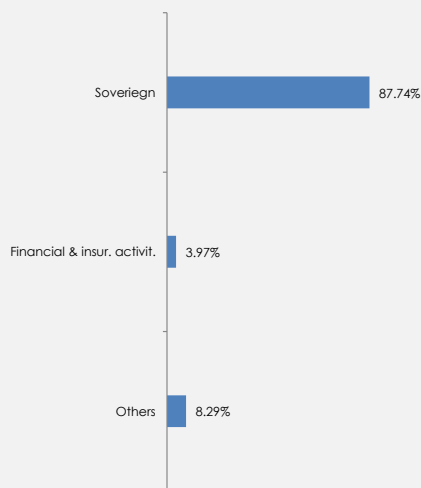
**Asset Mix**



**Rating Profile**



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



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

\*\*Benchmark 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

"For more details on risk factors, terms and conditions, please read sales brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Unit linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the unit linked life insurance contract and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your sales representative or the Intermediary or policy document issued by the insurance company. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds is not indicative of future returns. Investors in the scheme are not being offered any guaranteed/ assured results."

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Advt. No. Feb 2/19 IRDAI Registration Number: 122



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and  
Aviva International Holdings Limited

Aviva Life Insurance Company India Limited

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