

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

NAV as on July 31, 2018:	25.7731
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years [†]	3 Years [†]	Inception [†]
Portfolio return	0.94%	1.15%	0.31%	5.18%	7.22%	8.42%
Benchmark**	1.14%	1.68%	1.48%	5.64%	7.52%	7.24%

[†] 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	247.03
Total	247.03

Modified Duration[‡]

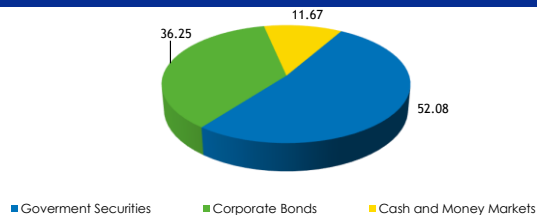
Security Type	Duration
Fixed Income Investments	6.01

Security Name

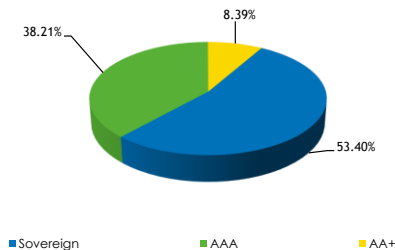
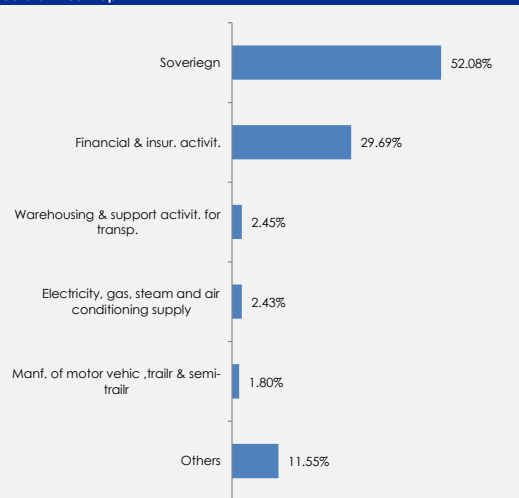
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	52.08%
6.68% GOI 2031	16.73%
7.17% GOI 2028	13.06%
6.57% GOI 2033	10.15%
8.83% GOI 2041	3.58%
8.17% GOI 2044	3.26%
9.2% GOI 2030	2.28%
7.50% GOI 2034	2.07%
9.23% GOI 2043	0.41%
8.08% GOI 2022	0.33%
8.85% Tamil Nadu SDL 2022	0.21%
Corporate Bonds	36.25%
Indiabulls Housing Finance Ltd.	3.90%
Tata Sons Ltd.	3.15%
Dewan Housing Finance Corporation Ltd.	2.88%
L&T Infra Debt Fund Ltd.	2.69%
7.85% PFC 03-Apr-2028	2.66%
Adani Ports and Special Economic Zone Ltd.	2.45%
Reliance Capital Ltd.	2.09%
LIC Housing Finance Ltd.	2.05%
Mahindra & Mahindra Ltd.	1.80%
LIC Housing Finance Ltd.	1.70%
Others	10.88%
Cash and Money Markets	11.67%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up[§]

§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 progressive return on the investment

The risk profile for this fund is Low

NAV as on July 31, 2018:	28.0730
Inception Date:	13-Jul-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.75%	1.73%	2.29%	7.06%	7.95%	8.76%
Benchmark**	2.00%	1.96%	3.50%	7.29%	8.09%	8.01%

* 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.

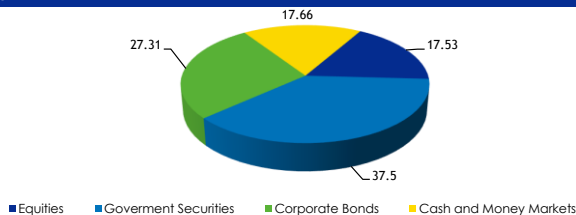
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	17.49
Debt	82.07
Total	99.56

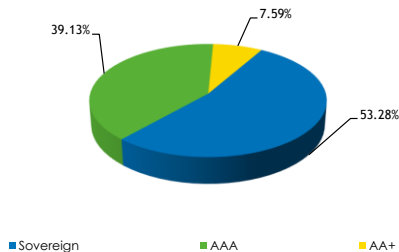
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.99

Asset Mix



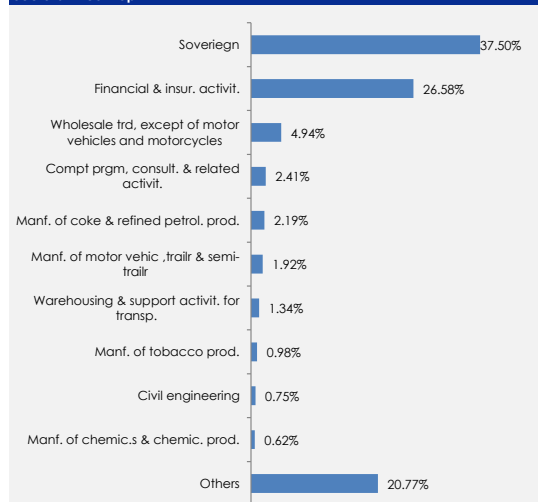
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.53%
HDFC Bank Ltd.	1.73%
Reliance Industries Ltd.	1.60%
Infosys Ltd.	1.02%
ITC Ltd.	0.98%
Housing Development Finance Corporation Ltd.	0.93%
Tata Consultancy Services Ltd.	0.80%
ICICI Bank Ltd.	0.70%
Kotak Mahindra Bank Ltd.	0.68%
Larsen & Toubro Ltd.	0.68%
Axis Bank Ltd.	0.60%
Others	7.81%
Government Securities	37.50%
6.68% GOI 2031	10.39%
6.57% GOI 2033	8.74%
7.17% GOI 2028	8.10%
8.83% GOI 2041	2.21%
9.2% GOI 2030	1.87%
8.4% GOI 2024	1.84%
8.28% GOI 2032	1.73%
7.50% GOI 2034	1.53%
8.17% GOI 2044	0.82%
8.08% GOI 2022	0.27%
Corporate Bonds	27.31%
Food Corporation of India	4.94%
LIC Housing Finance Ltd.	3.10%
7.85% PFC 03-Apr-2028	2.72%
Indiabulls Housing Finance Ltd.	2.39%
Dewan Housing Finance Corporation Ltd.	2.05%
Housing Development Finance Corporation Ltd.	1.53%
L&T Infra Debt Fund Ltd.	1.48%
L&T Fincance Corporation Ltd	1.48%
Shriram Transport Finance Co. Ltd.	1.31%
Adani Ports and Special Economic Zone Ltd.	1.23%
Others	5.08%
Cash and Money Markets	17.66%
Portfolio Total	100.00%

Sectoral Break-Up[§]

§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

NAV as on July 31, 2018:	26.3272
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.52%	1.62%	4.07%	8.91%	8.76%	8.79%
Benchmark**	2.82%	2.21%	5.41%	8.85%	8.58%	8.76%

* 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.

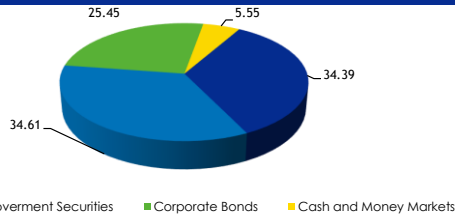
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.54
Debt	20.10
Total	30.63

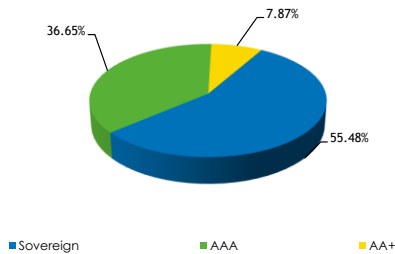
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.96

Asset Mix



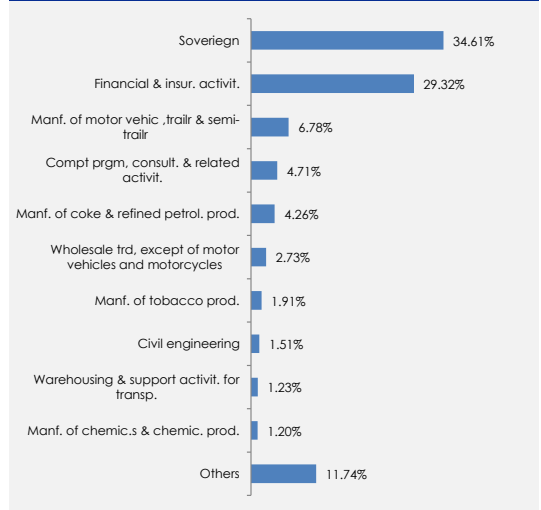
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	34.39%
HDFC Bank Ltd.	3.39%
Reliance Industries Ltd.	3.12%
Infosys Ltd.	2%
ITC Ltd.	1.91%
Housing Development Finance Corporation Ltd.	1.81%
Tata Consultancy Services Ltd.	1.56%
ICICI Bank Ltd.	1.38%
Kotak Mahindra Bank Ltd.	1.33%
Larsen & Toubro Ltd.	1.31%
Axis Bank Ltd.	1.17%
Others	15.41%
Government Securities	34.61%
6.68% GOI 2031	9.16%
7.17% GOI 2028	8.49%
6.57% GOI 2033	6.05%
8.4% GOI 2024	3.82%
8.83% GOI 2041	2.34%
7.16% GOI 2023	1.84%
9.2% GOI 2030	1.48%
7.50% GOI 2034	1.20%
8.08% GOI 2022	0.23%
Corporate Bonds	25.45%
Mahindra & Mahindra Ltd.	4.35%
Food Corporation of India	2.73%
LIC Housing Finance Ltd.	2.60%
Indiabulls Housing Finance Ltd.	2.59%
7.85% PFC 03-Apr-2028	2.21%
Reliance Capital Ltd.	1.62%
L&T Finance Corporation Ltd	1.61%
Housing Development Finance Corporation Ltd.	1.32%
Adani Ports and Special Economic Zone Ltd.	1%
Shriram Transport Finance Co. Ltd.	0.98%
Others	4.44%
Cash and Money Markets	5.55%
Portfolio Total	100.00%

Sectoral Break-Up⁵

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

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#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

NAV as on July 31, 2018:	31.7948
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.48%	1.91%	6.20%	11.10%	9.72%	10.44%
Benchmark**	3.79%	2.48%	7.65%	10.65%	9.09%	9.35%

* 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	7.29
Debt	6.06
Total	13.35

Modified Duration³

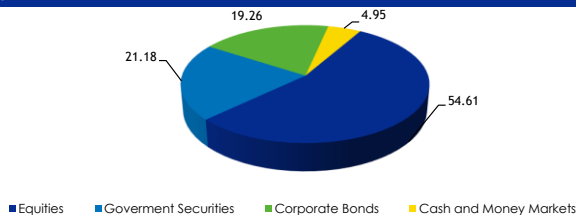
Security Type	Duration
Fixed Income Investments	5.75

Security Name

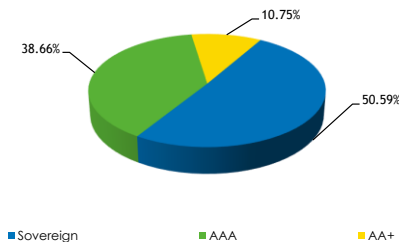
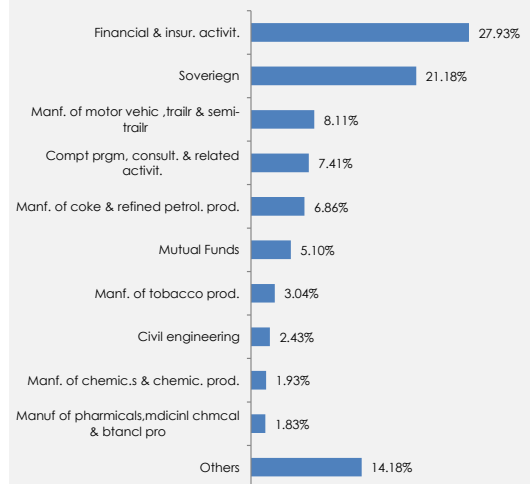
Net Asset (%)

Security Name	Net Asset (%)
Equities	54.61%
Reliance Industries Ltd.	5.04%
Kotak Mahindra Mutual Fund	4.01%
Infosys Ltd.	3.20%
HDFC Bank Ltd.	3.09%
ITC Ltd.	3.04%
Housing Development Finance Corporation Ltd.	2.88%
Tata Consultancy Services Ltd.	2.35%
Larsen & Toubro Ltd.	2.11%
Mahindra & Mahindra Ltd.	1.62%
Maruti Suzuki India Ltd.	1.60%
Others	25.67%
Government Securities	21.18%
6.68% GOI 2031	5.77%
7.17% GOI 2028	5.25%
6.57% GOI 2033	4.54%
8.79% Gujarat SDL 2022	1.90%
8.83% GOI 2041	1.61%
7.50% GOI 2034	0.99%
9.2% GOI 2030	0.97%
8.08% GOI 2022	0.15%
Corporate Bonds	19.26%
Mahindra & Mahindra Ltd.	4.16%
Housing Development Finance Corporation Ltd.	2.28%
LIC Housing Finance Ltd.	2.24%
L&T Fincance Corporation Ltd	1.84%
L&T Infra Debt Fund Ltd.	1.84%
Reliance Capital Ltd.	1.49%
Indiabulls Housing Finance Ltd.	1.49%
Adani Ports and Special Economic Zone Ltd.	0.77%
Dewan Housing Finance Corporation Ltd.	0.76%
Capital First Ltd	0.75%
Others	1.64%
Cash and Money Markets	4.95%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

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**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

NAV as on July 31,2018:	24.6346
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	0.45%	2.54%	5.00%	5.57%	6.11%	8.02%
Benchmark**	0.60%	3.68%	7.04%	6.92%	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.

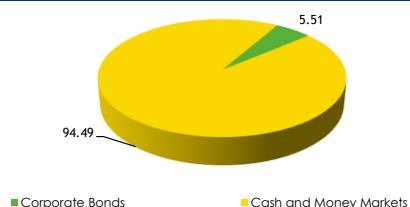
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.99
Total	1.99

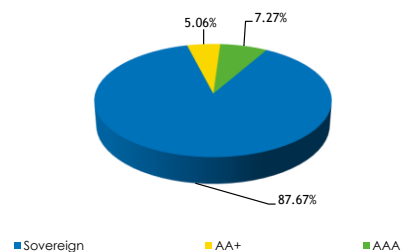
Modified Duration³

Security Type	Duration
Fixed Income Investments	0.55

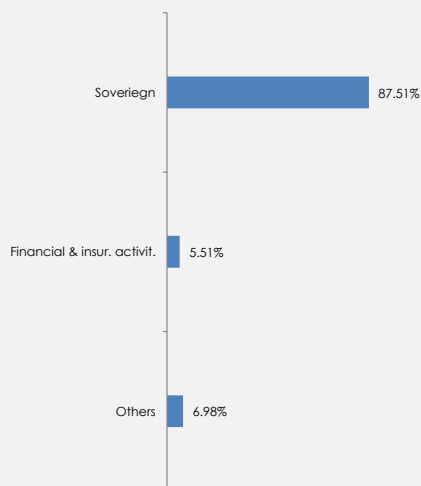
Asset Mix



Rating Profile



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

Sectoral Break-Up⁵

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#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

July 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

NAV as on July 31, 2018:	19.8061
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.49%	2.71%	5.41%	5.40%	7.12%	7.49%
Benchmark**	0.60%	3.68%	7.04%	6.92%	7.22%	7.47%

* 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
Total	0.25

Modified Duration³

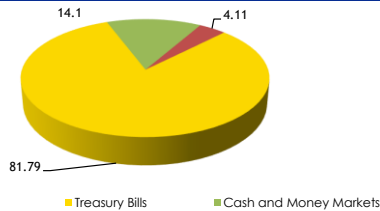
Security Type	Duration
Fixed Income Investments	0.60

Security Name

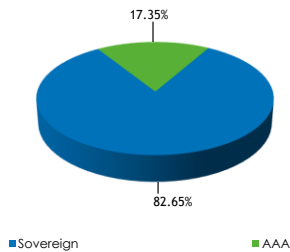
Net Asset (%)

Corporate Bonds	4.11%
Dewan Housing Finance Corporation Ltd.	4.11%
Cash and Money Markets	95.89%
Portfolio Total	100.00%

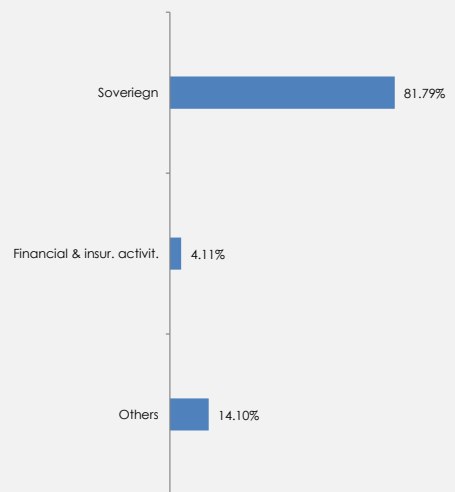
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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#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

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CAGR- Compounded Annualised Growth Rate

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