

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 June 30, 2018:	25.5342
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	0.26%	-0.27%	0.32%	6.12%	7.31%	8.40%
Benchmark**	0.28%	0.24%	1.32%	6.28%	7.56%	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

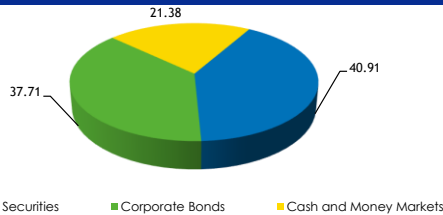
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	246.62
Total	246.62

Modified Duration[#]

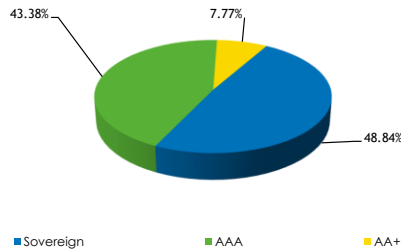
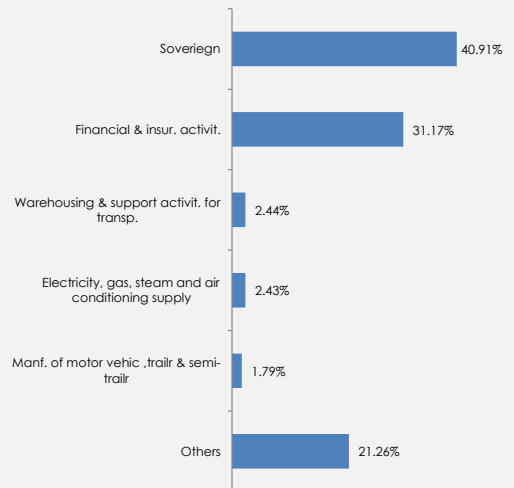
Security Type	Duration
Fixed Income Investments	5.13

Security Name	Net Asset (%)
Government Securities	40.91%
6.68% GOI 2031	10.27%
6.57% GOI 2033	10.15%
8.6% GOI 2028	7.56%
7.17% GOI 2028	3.92%
7.59% GOI 2029	3.78%
8.3% GOI 2042	2.71%
9.2% GOI 2030	0.96%
8.28% GOI 2027	0.94%
9.23% GOI 2043	0.41%
8.85% Tamil Nadu SDL 2022	0.21%
Corporate Bonds	37.71%
7.85% PFC 03-Apr-2028	5.87%
Indiabulls Housing Finance Ltd.	3.88%
Tata Sons Ltd.	3.14%
Dewan Housing Finance Corporation Ltd.	2.88%
L&T Infra Debt Fund Ltd.	2.68%
Adani Ports and Special Economic Zone Ltd.	2.44%
Reliance Capital Ltd.	2.09%
LIC Housing Finance Ltd.	2.04%
Mahindra & Mahindra Ltd.	1.79%
LIC Housing Finance Ltd.	1.69%
Others	9.21%
Cash and Money Markets	21.38%
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 for this fund is CRISIL Composite Bond 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.

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on June 30, 2018:	27.5912
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	0.17%	0.04%	2.15%	7.65%	7.83%	8.67%
Benchmark**	0.18%	0.56%	3.34%	7.67%	7.88%	7.90%

* 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.

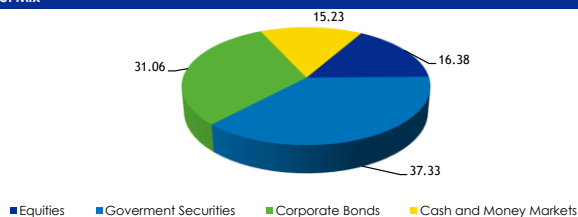
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	16.04
Debt	81.91
Total	97.95

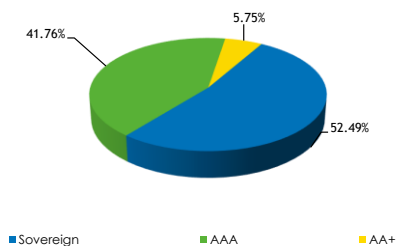
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.05

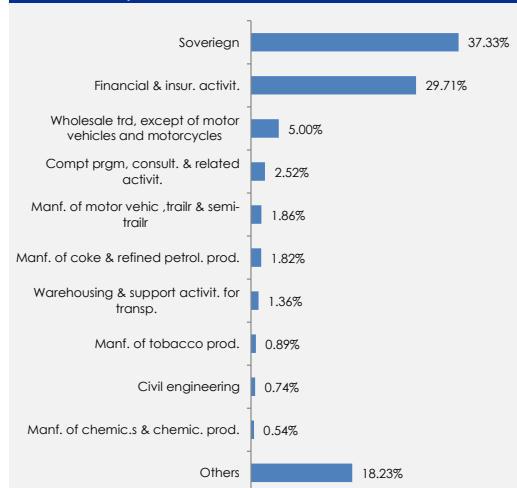
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities 16.38%	
HDFC Bank Ltd.	1.80%
Reliance Industries Ltd.	1.37%
Infosys Ltd.	1.29%
ITC Ltd.	0.89%
Kotak Mahindra Bank Ltd.	0.86%
Tata Consultancy Services Ltd.	0.77%
Larsen & Toubro Ltd.	0.67%
ICICI Bank Ltd.	0.65%
Housing Development Finance Corporation Ltd.	0.59%
Mahindra & Mahindra Ltd.	0.50%
Others	6.99%
Government Securities 37.33%	
6.68% GOI 2031	9.62%
6.57% GOI 2033	8.87%
8.6% GOI 2028	4.74%
7.17% GOI 2028	3.19%
7.59% GOI 2029	3.12%
8.3% GOI 2042	2.23%
8.4% GOI 2024	1.86%
8.28% GOI 2032	1.76%
8.28% GOI 2027	1.41%
9.2% GOI 2030	0.53%
Corporate Bonds 31.06%	
7.85% PFC 03-Apr-2028	5.48%
Food Corporation of India	5%
LIC Housing Finance Ltd.	3.15%
Indiabulls Housing Finance Ltd.	2.41%
Dewan Housing Finance Corporation Ltd.	2.07%
Housing Development Finance Corporation Ltd.	2.03%
Housing Development Finance Corporation Ltd.	1.54%
L&T Fincance Corporation Ltd	1.51%
L&T Infra Debt Fund Ltd.	1.50%
Adani Ports and Special Economic Zone Ltd.	1.25%
Others	5.12%
Cash and Money Markets 15.23%	
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 June 30, 2018:	25.6806
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	0.06%	-0.22%	4.01%	9.36%	8.48%	8.63%
Benchmark**	0.09%	0.84%	5.25%	8.97%	8.12%	8.57%

* 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.

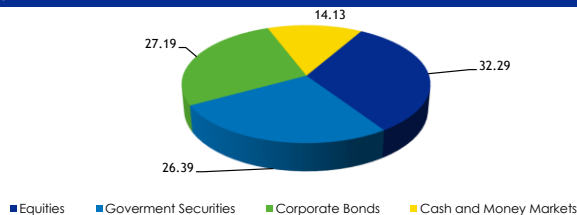
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.66
Debt	20.27
Total	29.92

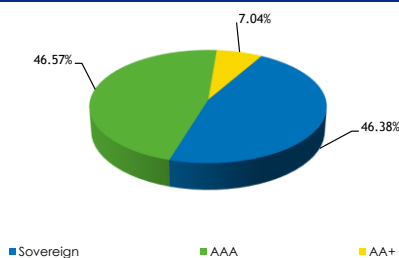
Modified Duration³

Security Type	Duration
Fixed Income Investments	4.91

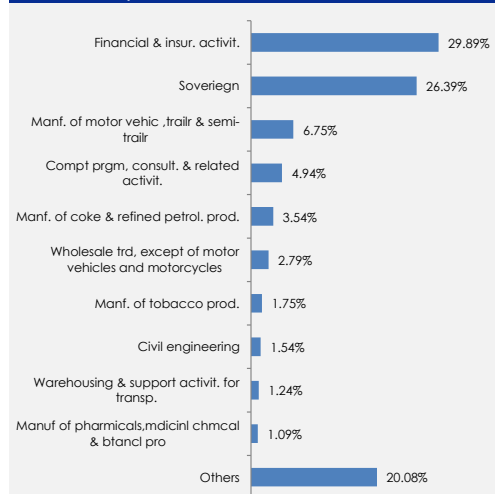
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	32.29%
HDFC Bank Ltd.	3.54%
Reliance Industries Ltd.	2.68%
Infosys Ltd.	2.53%
ITC Ltd.	1.75%
Kotak Mahindra Bank Ltd.	1.69%
Tata Consultancy Services Ltd.	1.52%
Larsen & Toubro Ltd.	1.32%
ICICI Bank Ltd.	1.27%
Housing Development Finance Corporation Ltd.	1.16%
Mahindra & Mahindra Ltd.	0.98%
Others	13.85%
Government Securities	26.39%
6.57% GOI 2033	6.18%
8.6% GOI 2028	5.27%
8.4% GOI 2024	3.90%
6.68% GOI 2031	2.85%
7.17% GOI 2028	2.54%
7.16% GOI 2023	1.87%
8.3% GOI 2042	1.70%
8.28% GOI 2027	1.04%
7.59% GOI 2029	0.61%
9.2% GOI 2030	0.43%
Corporate Bonds	27.19%
7.85% PFC 03-Apr-2028	4.49%
Mahindra & Mahindra Ltd.	4.41%
Food Corporation of India	2.79%
LIC Housing Finance Ltd.	2.66%
Indiabulls Housing Finance Ltd.	2.63%
Reliance Capital Ltd.	1.66%
L&T Fincance Corporation Ltd	1.65%
Housing Development Finance Corporation Ltd.	1.35%
Adani Ports and Special Economic Zone Ltd.	1.02%
L&T Infra Debt Fund Ltd.	0.82%
Others	3.71%
Cash and Money Markets	14.13%
Portfolio Total	100.00%

Sectoral Break-Up⁵

\$\$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

NAV as on June 30, 2018:	30,7257
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	-0.02%	-0.24%	6.02%	11.38%	9.16%	10.21%
Benchmark**	0.00%	1.15%	7.49%	10.46%	8.35%	9.09%

* 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	6.70
Debt	6.38
Total	13.08

Modified Duration³

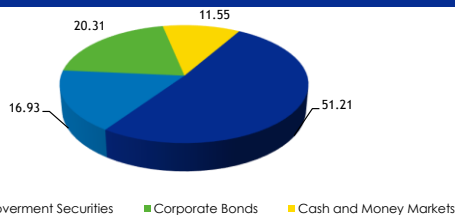
Security Type	Duration
Fixed Income Investments	4.69

Security Name

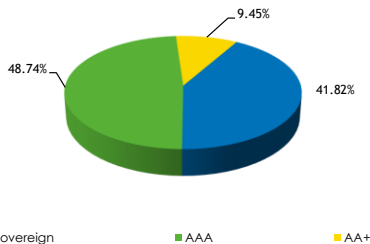
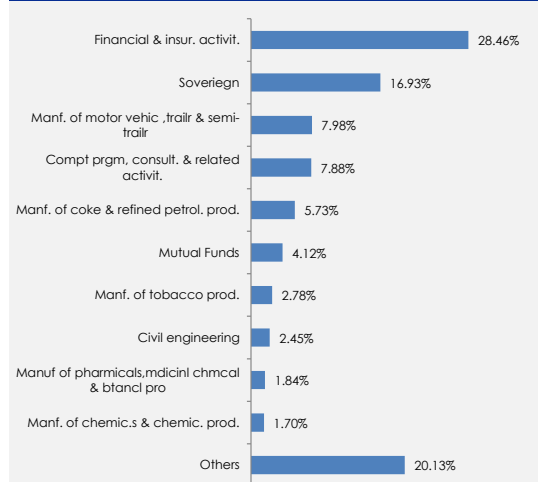
Net Asset (%)

Security Name	Net Asset (%)
Equities	51.21%
Reliance Industries Ltd.	4.32%
Infosys Ltd.	4.15%
HDFC Bank Ltd.	3.58%
Kotak Mahindra Mutual Fund	3.06%
IITC Ltd.	2.78%
Tata Consultancy Services Ltd.	2.28%
Larsen & Toubro Ltd.	2.11%
Housing Development Finance Corporation Ltd.	1.89%
Kotak Mahindra Bank Ltd.	1.89%
Mahindra & Mahindra Ltd.	1.58%
Others	23.57%
Government Securities	16.93%
6.57% GOI 2033	4.63%
8.6% GOI 2028	3.63%
6.68% GOI 2031	2.17%
8.79% Gujarat SDL 2022	1.94%
7.17% GOI 2028	1.75%
8.28% GOI 2027	1.39%
8.3% GOI 2042	1.25%
9.2% GOI 2030	0.17%
Corporate Bonds	20.31%
Mahindra & Mahindra Ltd.	4.21%
Housing Development Finance Corporation Ltd.	2.31%
LIC Housing Finance Ltd.	2.28%
L&T Fincance Corporation Ltd	1.89%
L&T Infra Debt Fund Ltd.	1.87%
Reliance Capital Ltd.	1.52%
Indiabulls Housing Finance Ltd.	1.51%
7.85% PFC 03-Apr-2028	1.47%
Adani Ports and Special Economic Zone Ltd.	0.78%
Dewan Housing Finance Corporation Ltd.	0.78%
Others	1.69%
Cash and Money Markets	11.55%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

\$\$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

NAV as on June 30, 2018:	24.5249
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	0.46%	2.49%	5.04%	5.66%	6.18%	8.04%
Benchmark**	0.67%	3.62%	7.01%	6.93%	7.25%	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.

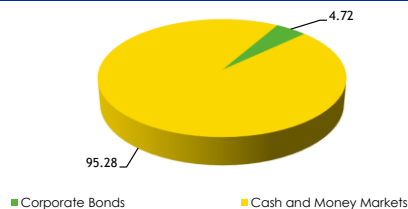
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.33
Total	2.33

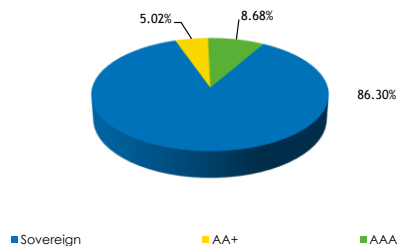
Modified Duration³

Security Type	Duration
Fixed Income Investments	0.53

Asset Mix



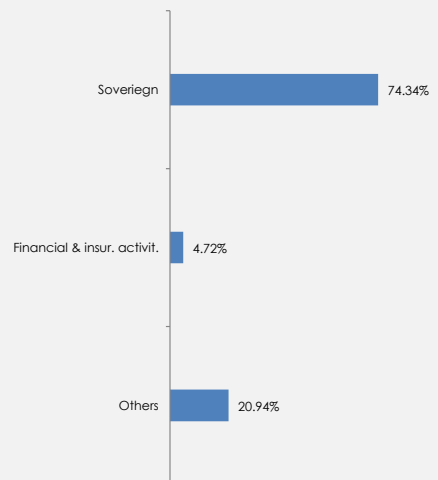
Rating Profile



Security Name

Net Asset (%)

Corporate Bonds	4.72%
Capital First Ltd	4.33%
Dewan Housing Finance Corporation Ltd.	0.39%
Cash and Money Markets	95.28%
Portfolio Total	100.00%

Sectoral Break-Up⁵

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

**Benchmark for this fund is CRISIL Liquid Fund Index

³Duration 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
 June 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 June 30, 2018:	19.7093
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	0.44%	2.66%	5.36%	5.38%	7.20%	7.50%
Benchmark**	0.67%	3.62%	7.01%	6.93%	7.25%	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.

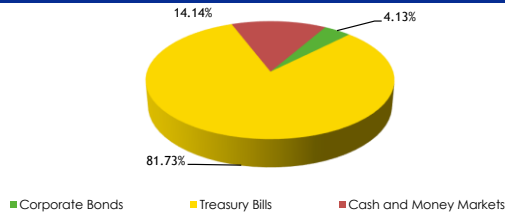
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.24
Total	0.24

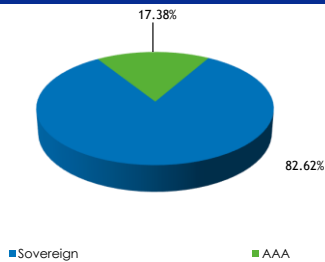
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.67

Asset Mix



Rating Profile

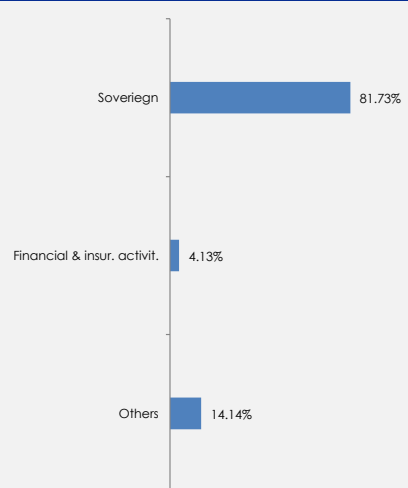


Security Name

Net Asset (%)

Corporate Bonds	4.13%
Dewan Housing Finance Corporation Ltd.	4.13%
Cash and Money Markets	95.87%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§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

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CAGR- Compounded Annualised Growth Rate

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Aviva Life Insurance Company India Limited

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