

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

Aviva Group Investor



Disclaimer/Disclosure

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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 March 31, 2019:	27.0291
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	1.31%	5.44%	4.55%	4.70%	6.89%	8.37%
Benchmark**	1.74%	6.81%	6.72%	5.91%	7.61%	7.37%

* 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	250.64
Total	250.64

Modified Duration³

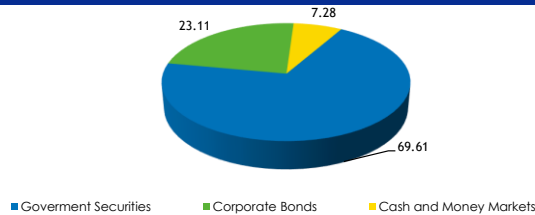
Security Type	Duration
Fixed Income Investments	5.12

Security Name

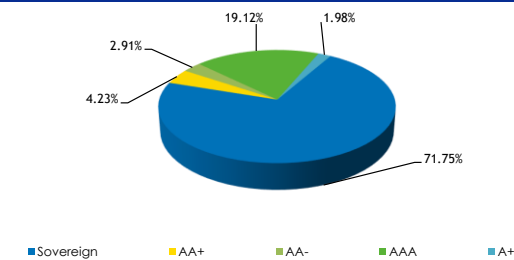
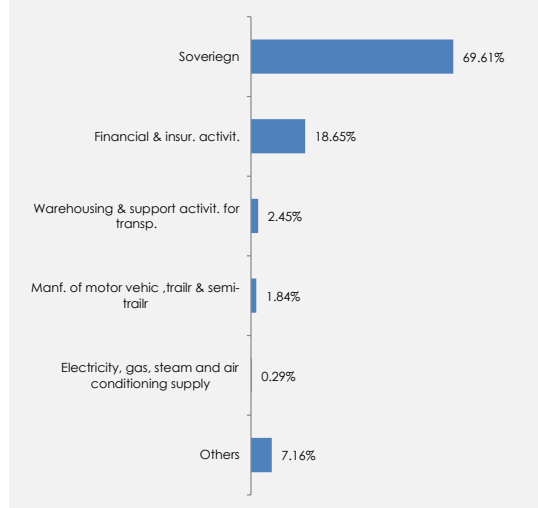
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	69.61%
7.26% GOI 2029	16.25%
6.84% GOI 2022	12.51%
8.97% GOI 2030	11.09%
6.90% GOI 2019	5.00%
7.8% GOI 2020	4.11%
7.17% GOI 2028	3.49%
7.40% GOI 2035	3.02%
8.3% GOI 2042	2.08%
8.24% GOI 2027	2.04%
7.06% GOI 2046	1.87%
Others	8.15%
Corporate Bonds	23.11%
Indiabulls Housing Finance Ltd.	3.92%
Dewan Housing Finance Corporation Ltd.	2.83%
L&T Infra Debt Fund Ltd.	2.63%
Adani Ports and Special Economic Zone Ltd.	2.45%
LIC Housing Finance Ltd.	2.07%
Reliance Capital Ltd.	1.92%
Mahindra & Mahindra Ltd.	1.84%
LIC Housing Finance Ltd.	1.71%
Shriram Transport Finance Co. Ltd.	1.65%
L&T Infra Debt Fund Ltd.	1.50%
Others	0.59%
Cash and Money Markets	7.28%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

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

**Benchmark return is CRISIL Composite Bond 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.

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on March 31, 2019:	29.2518
Inception Date:	13-Jul-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.17%	5.33%	6.20%	5.73%	8.18%	8.64%
Benchmark**	2.79%	6.81%	8.27%	7.18%	8.94%	8.06%

* 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.

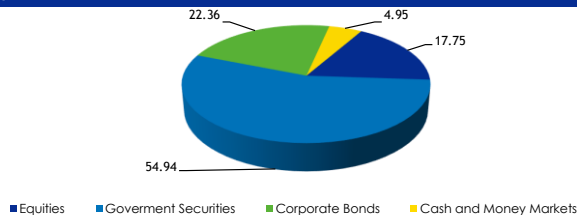
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.52
Debt	48.67
Total	59.19

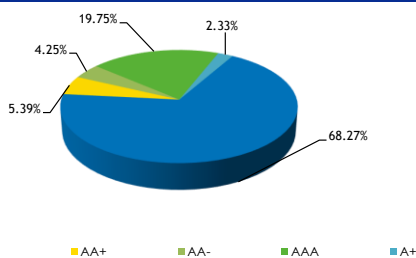
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.15

Asset Mix



Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.75%
Reliance Industries Ltd.	1.74%
HDFC Bank Ltd.	1.42%
Housing Development Finance Corporation Ltd.	1.17%
Axis Bank Ltd.	0.95%
Infosys Ltd.	0.95%
ITC Ltd.	0.94%
ICICI Bank Ltd.	0.91%
Larsen & Toubro Ltd.	0.79%
Kotak Mahindra Bank Ltd.	0.55%
Tata Consultancy Services Ltd.	0.55%
Others	7.78%
Government Securities	54.94%
7.26% GOI 2029	14.04%
8.97% GOI 2030	9.14%
6.84% GOI 2022	5.30%
6.90% GOI 2019	5.09%
8.28% GOI 2032	3.03%
7.17% GOI 2028	2.88%
7.8% GOI 2020	2.47%
7.40% GOI 2035	2.13%
6.35% GOI 2020	1.86%
8.3% GOI 2042	1.74%
Others	7.26%
Corporate Bonds	22.36%
Indiabulls Housing Finance Ltd.	4.11%
Dewan Housing Finance Corporation Ltd.	3.42%
Housing Development Finance Corporation Ltd.	2.58%
L&T Infra Debt Fund Ltd.	2.54%
Shriram Transport Finance Co. Ltd.	2.22%
Adani Ports and Special Economic Zone Ltd.	2.11%
Reliance Capital Ltd.	1.88%
L&T Infra Debt Fund Ltd.	1.28%
Mahindra & Mahindra Ltd.	1.17%
LIC Housing Finance Ltd.	0.86%
Others	0.19%
Cash and Money Markets	4.95%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Sector	Percentage
Sovereign	54.94%
Financial & insur. activit.	25.60%
Warehousing & support activit. for transp.	2.25%
Manf. of coke & refined petrol. prod.	2.21%
Manf. of motor vehic., trailer & semi-trailer	2.09%
Compt prgm, consult. & related activit.	1.88%
Manf. of tobacco prod.	0.94%
Civil engineering	0.79%
Manf. of chemics & chemic. prod.	0.68%
Electricity, gas, steam and air conditioning supply	0.43%
Others	8.19%

§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 March 31, 2019:	27.3433
Inception Date:	10-Mar-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.19%	5.42%	7.87%	7.09%	9.69%	8.64%
Benchmark**	3.80%	6.77%	9.71%	8.35%	10.16%	8.71%

* 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.

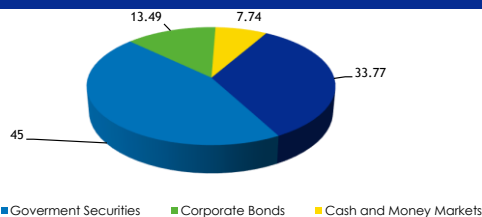
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.02
Debt	21.63
Total	32.65

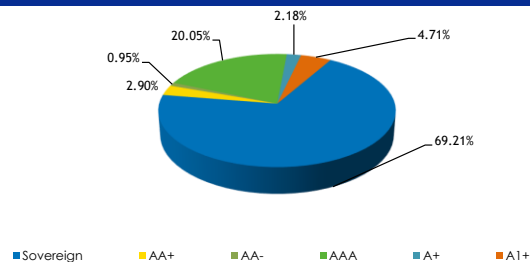
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.00

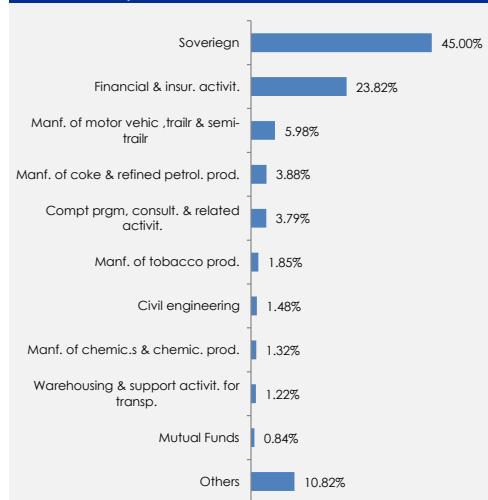
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	33.77%
Reliance Industries Ltd.	3.01%
HDFC Bank Ltd.	2.67%
Housing Development Finance Corporation Ltd.	2.18%
Infosys Ltd.	1.86%
ITC Ltd.	1.85%
Axis Bank Ltd.	1.78%
ICICI Bank Ltd.	1.72%
Larsen & Toubro Ltd.	1.48%
Kotak Mahindra Bank Ltd.	1.25%
Tata Consultancy Services Ltd.	1.14%
Others	14.83%
Government Securities	45%
7.26% GOI 2029	11.84%
8.97% GOI 2030	7.25%
6.90% GOI 2019	4.41%
7.8% GOI 2020	3.76%
6.84% GOI 2022	3.01%
7.17% GOI 2028	2.22%
7.40% GOI 2035	2.03%
7.16% GOI 2023	1.79%
6.35% GOI 2020	1.74%
8.3% GOI 2042	1.31%
Others	5.64%
Corporate Bonds	13.49%
Mahindra & Mahindra Ltd.	4.24%
Indiabulls Housing Finance Ltd.	2.48%
Reliance Capital Ltd.	1.42%
Housing Development Finance Corporation Ltd.	1.25%
Adani Ports and Special Economic Zone Ltd.	0.96%
Shriram Transport Finance Co. Ltd.	0.93%
L&T Infra Debt Fund Ltd.	0.77%
Housing Development Finance Corporation Ltd.	0.63%
Dewan Housing Finance Corporation Ltd.	0.62%
Indiabulls Housing Finance Ltd.	0.19%
Cash and Money Markets	7.74%
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 high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on March 31, 2019:	32.8439
Inception Date:	10-Mar-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years ¹	3 Years ²	Inception ³
Portfolio return	4.55%	5.48%	9.79%	8.56%	11.47%	10.16%
Benchmark**	4.99%	6.69%	11.37%	9.69%	11.55%	9.21%

¹ 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	7.84
Debt	7.42
Total	15.26

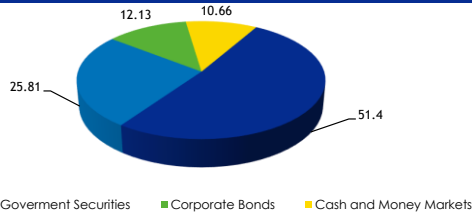
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	4.70

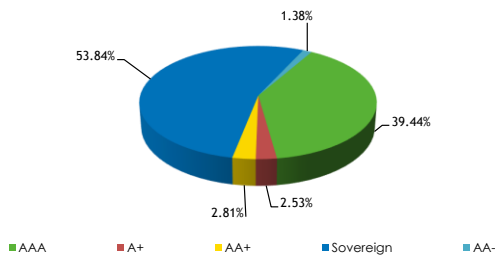
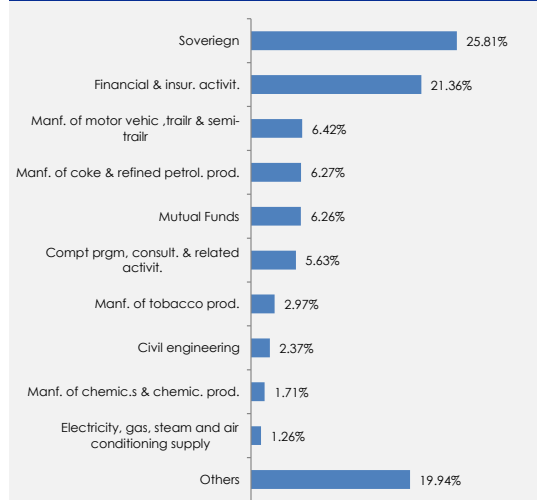
Security Name

Security Name	Net Asset (%)
Equities	51.40%
Reliance Industries Ltd.	4.87%
Kotak Mahindra Mutual Fund	4.07%
Housing Development Finance Corporation Ltd.	3.15%
ITC Ltd.	2.97%
Infosys Ltd.	2.94%
Larsen & Toubro Ltd.	2.37%
Axis Bank Ltd.	2.21%
Reliance Mutual Fund	2.19%
HDFC Bank Ltd.	2.17%
Tata Consultancy Services Ltd.	1.73%
Others	22.73%
Government Securities	25.81%
7.26% GOI 2029	8.40%
8.97% GOI 2030	4.85%
8.79% Gujarat SDL 2022	1.71%
6.35% GOI 2020	1.51%
7.17% GOI 2028	1.41%
6.84% GOI 2022	1.38%
8.24% GOI 2027	1.30%
7.40% GOI 2035	1.28%
7.8% GOI 2020	1.20%
8.30% Karnataka SDL 2029	0.80%
Others	1.97%
Corporate Bonds	12.13%
Mahindra & Mahindra Ltd.	3.78%
Housing Development Finance Corporation Ltd.	2.01%
L&T Infra Debt Fund Ltd.	1.66%
Indiabulls Housing Finance Ltd.	1.33%
Reliance Capital Ltd.	1.21%
Adani Ports and Special Economic Zone Ltd.	0.68%
Shriram Transport Finance Co. Ltd.	0.66%
Dewan Housing Finance Corporation Ltd.	0.66%
Indiabulls Housing Finance Ltd.	0.14%
Cash and Money Markets	10.66%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

⁵Sector 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

⁴Duration 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 March 31,2019:	25.5473
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	0.41%	2.85%	5.41%	5.33%	5.74%	7.90%
Benchmark**	0.67%	3.83%	7.63%	7.24%	7.19%	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.

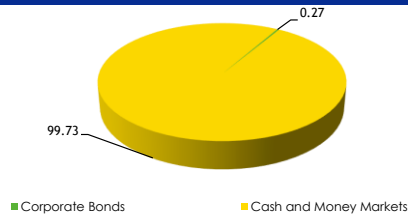
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	3.31
Total	3.31

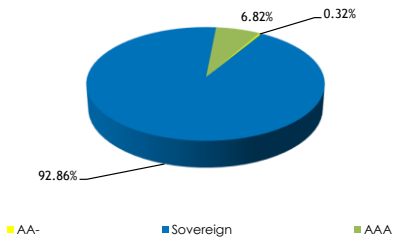
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	0.41

Asset Mix



Rating Profile

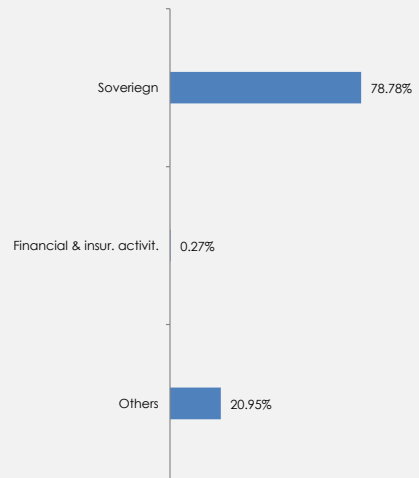


Security Name

Net Asset (%)

Corporate Bonds	0.27%
Dewan Housing Finance Corporation Ltd.	0.27%
Cash and Money Markets	99.73%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§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

March 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

NAV as on March 31, 2019:	20.5860
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	0.50%	2.99%	5.79%	5.57%	5.55%	7.39%
Benchmark**	0.67%	3.83%	7.63%	7.24%	7.19%	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.

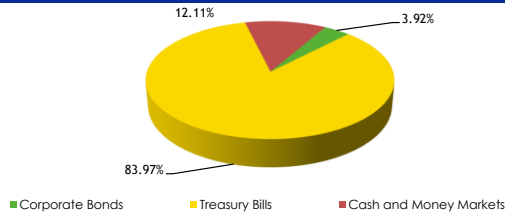
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.26
Total	0.26

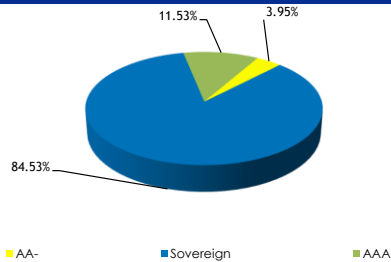
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	0.31

Asset Mix



Rating Profile

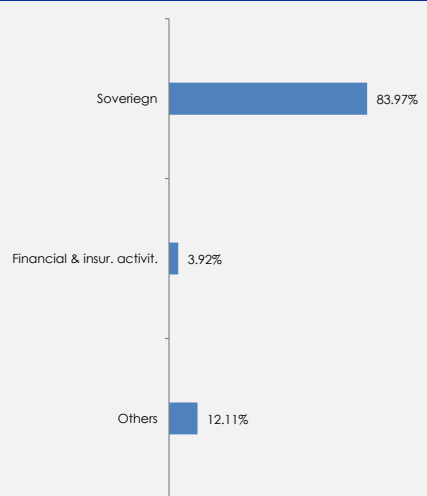


Security Name

Net Asset (%)

Corporate Bonds	3.92%
Dewan Housing Finance Corporation Ltd.	3.92%
Cash and Money Markets	96.08%
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.

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Benchmark Indices Provided by CRISIL

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CAGR- Compounded Annualised Growth Rate

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customerservices@avivaindia.com

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and
Aviva International Holdings Limited

Aviva Life Insurance Company India Limited

Aviva Tower, Sector Road, Opp. Golf Course, Sector 43, Gurgaon, Haryana -122 003
Tel: +91(0) 124 270 9000-01, Fax: +91(0) 124 257 1214

www.avivaindia.com

Registered Office: 2nd Floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi - 110 001