

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 September 30,2018:</b>	25.6348
<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%	-0.84%	-0.30%	3.42%	6.05%	8.26%
Benchmark**	-0.30%	-0.09%	0.57%	4.19%	6.57%	7.11%

\* 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	246.28
<b>Total</b>	<b>246.28</b>

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

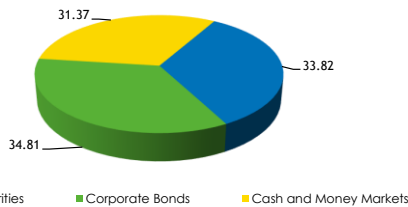
Security Type	Duration
Fixed Income Investments	4.65

## Security Name

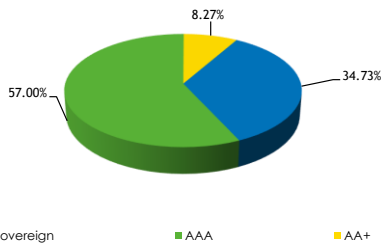
## Net Asset (%)

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>33.82%</b>
6.57% GOI 2033	10.74%
8.83% GOI 2041	10.52%
6.05% GS 02-02-2019	6.18%
7.17% GOI 2028	5.45%
9.23% GOI 2043	0.40%
8.08% GOI 2022	0.33%
8.85% Tamil Nadu SDL 2022	0.20%
<b>Corporate Bonds</b>	<b>34.81%</b>
Power Finance Corporation Ltd.	4.96%
Indiabulls Housing Finance Ltd.	3.82%
Dewan Housing Finance Corporation Ltd.	2.86%
L&T Infra Debt Fund Ltd.	2.67%
Adani Ports and Special Economic Zone Ltd.	2.41%
Reliance Capital Ltd.	2.04%
LIC Housing Finance Ltd.	2.03%
Mahindra & Mahindra Ltd.	1.74%
LIC Housing Finance Ltd.	1.68%
Shriram Transport Finance Co. Ltd.	1.64%
Others	8.96%
<b>Cash and Money Markets</b>	<b>31.37%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

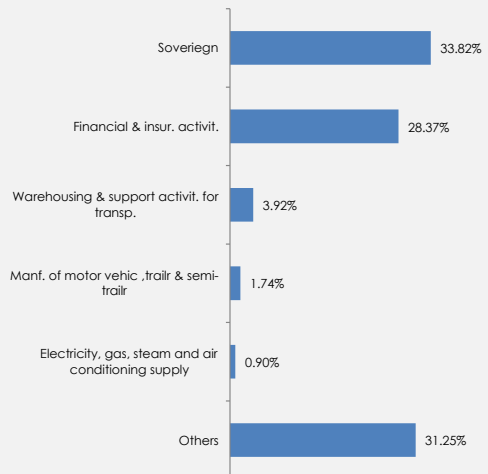
## Asset Mix



## 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 September 30, 2018:</b>	27.7708
<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	-1.33%	0.83%	1.64%	5.10%	7.13%	8.55%
Benchmark**	-1.43%	1.37%	2.56%	5.76%	7.50%	7.83%

\* 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	12.41
Debt	54.02
<b>Total</b>	<b>66.43</b>

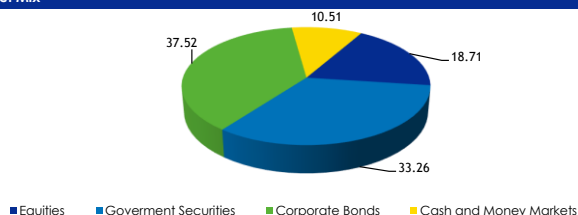
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.28

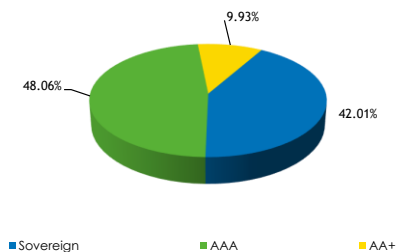
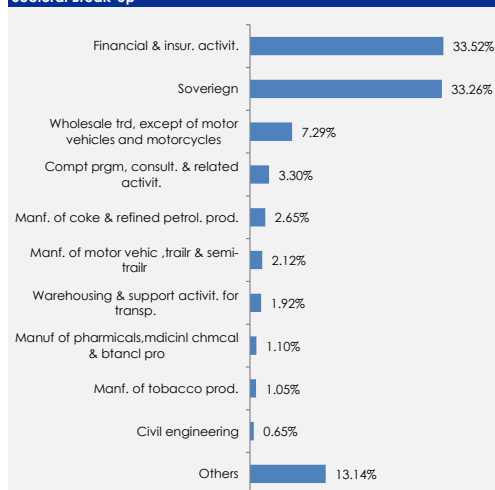
## Security Name

Security Name	Net Asset (%)
<b>Equities</b>	
Reliance Industries Ltd.	1.81%
HDFC Bank Ltd.	1.74%
Infosys Ltd.	1.52%
Housing Development Finance Corporation Ltd.	1.11%
ITC Ltd.	1.05%
Tata Consultancy Services Ltd.	0.92%
ICICI Bank Ltd.	0.75%
Axis Bank Ltd.	0.61%
Larsen & Toubro Ltd.	0.61%
Sun Pharmaceuticals Industries Ltd.	0.57%
Others	8.02%
<b>Government Securities</b>	
6.57% GOI 2033	11.54%
8.83% GOI 2041	10.22%
6.05% GS 02-02-2019	5.79%
8.4% GOI 2024	2.74%
8.28% GOI 2032	2.56%
8.08% GOI 2022	0.41%
<b>Corporate Bonds</b>	
Food Corporation of India	7.29%
LIC Housing Finance Ltd.	4.64%
Indiabulls Housing Finance Ltd.	3.50%
Dewan Housing Finance Corporation Ltd.	3.03%
Housing Development Finance Corporation Ltd.	2.27%
L&T Fincance Corporation Ltd	2.19%
L&T Infra Debt Fund Ltd.	2.18%
Shriram Transport Finance Co. Ltd.	1.93%
Adani Ports and Special Economic Zone Ltd.	1.82%
Reliance Capital Ltd.	1.74%
Others	6.93%
<b>Cash and Money Markets</b>	
	<b>10.51%</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 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 September 30,2018:</b>	25.9374
<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	-2.32%	2.32%	3.78%	6.80%	8.32%	8.54%
Benchmark**	-2.48%	2.76%	4.45%	7.22%	8.34%	8.50%

\* 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	9.52
Debt	20.60
<b>Total</b>	<b>30.13</b>

Modified Duration<sup>3</sup>

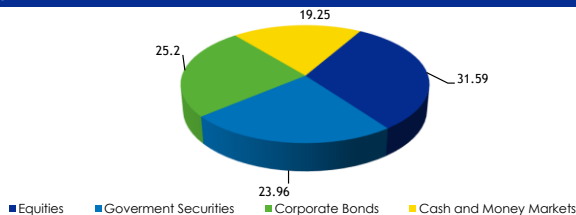
Security Type	Duration
Fixed Income Investments	4.59

## Security Name

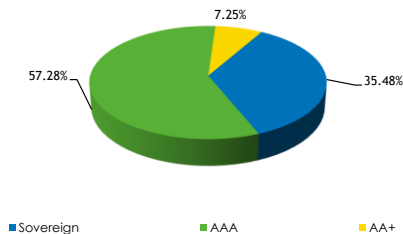
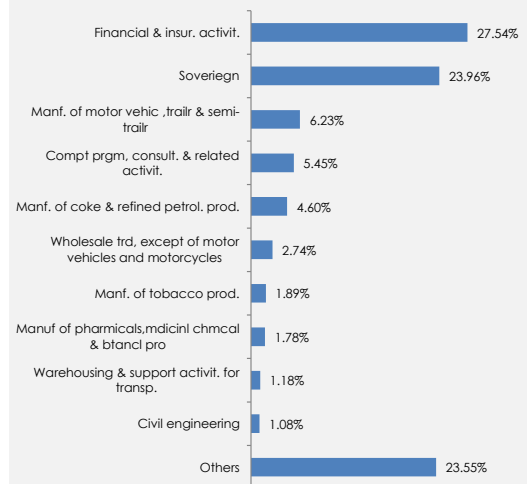
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>31.59%</b>
Reliance Industries Ltd.	3.28%
HDFC Bank Ltd.	2.93%
Infosys Ltd.	2.51%
ITC Ltd.	1.89%
Housing Development Finance Corporation Ltd.	1.88%
Tata Consultancy Services Ltd.	1.53%
ICICI Bank Ltd.	1.37%
Axis Bank Ltd.	1.03%
Larsen & Toubro Ltd.	1%
Kotak Mahindra Bank Ltd.	0.93%
Others	13.24%
<b>Government Securities</b>	<b>23.96%</b>
8.83% GOI 2041	7.46%
6.57% GOI 2033	5.39%
8.4% GOI 2024	3.86%
6.05% GS 02-02-2019	2.68%
7.17% GOI 2028	2.48%
7.16% GOI 2023	1.86%
8.08% GOI 2022	0.23%
<b>Corporate Bonds</b>	<b>25.20%</b>
Mahindra & Mahindra Ltd.	4.26%
Food Corporation of India	2.74%
LIC Housing Finance Ltd.	2.64%
Indiabulls Housing Finance Ltd.	2.58%
Power Finance Corporation Ltd.	1.99%
L&T Fincance Corporation Ltd	1.61%
Reliance Capital Ltd.	1.60%
Housing Development Finance Corporation Ltd.	1.33%
Adani Ports and Special Economic Zone Ltd.	1%
Shriram Transport Finance Co. Ltd.	0.98%
Others	4.47%
<b>Cash and Money Markets</b>	<b>19.25%</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:** 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 September 30,2018:</b>	31.1376
<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	-3.60%	4.09%	5.81%	8.59%	9.61%	10.11%
Benchmark**	-3.70%	4.39%	6.67%	8.93%	9.28%	9.03%

\* 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	6.52
Debt	6.27
<b>Total</b>	<b>12.78</b>

Modified Duration<sup>4</sup>

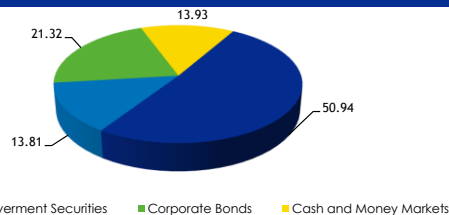
Security Type	Duration
Fixed Income Investments	4.52

## Security Name

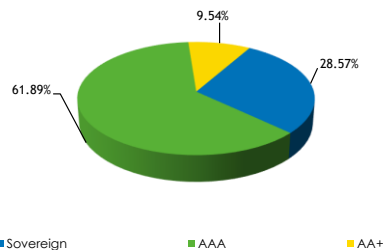
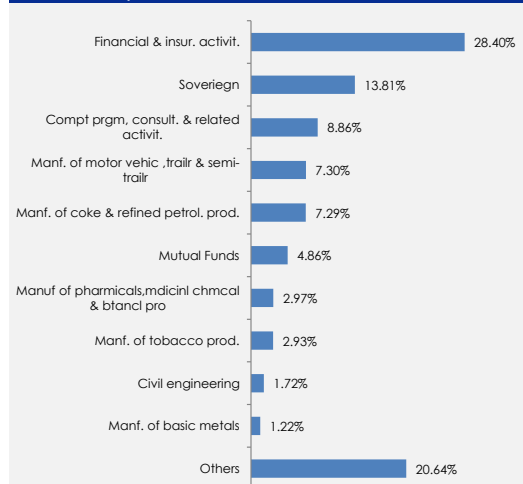
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>50.94%</b>
Reliance Industries Ltd.	5.17%
Infosys Ltd.	4.05%
Kotak Mahindra Mutual Fund	3.83%
Housing Development Finance Corporation Ltd.	3.02%
ITC Ltd.	2.93%
HDFC Bank Ltd.	2.72%
Tata Consultancy Services Ltd.	2.47%
Larsen & Toubro Ltd.	1.58%
Sun Pharmaceuticals Industries Ltd.	1.50%
ICICI Bank Ltd.	1.44%
Others	22.23%
<b>Government Securities</b>	<b>13.81%</b>
8.83% GOI 2041	5.34%
6.57% GOI 2033	3.88%
8.79% Gujarat SDL 2022	1.97%
6.05% GS 02-02-2019	1.87%
7.17% GOI 2028	0.59%
8.08% GOI 2022	0.16%
<b>Corporate Bonds</b>	<b>21.32%</b>
Mahindra & Mahindra Ltd.	4.18%
Housing Development Finance Corporation Ltd.	2.36%
LIC Housing Finance Ltd.	2.33%
L&T Fincance Corporation Ltd	1.90%
L&T Infra Debt Fund Ltd.	1.90%
Power Finance Corporation Ltd.	1.57%
Indiabulls Housing Finance Ltd.	1.52%
Reliance Capital Ltd.	1.51%
Adani Ports and Special Economic Zone Ltd.	0.79%
Dewan Housing Finance Corporation Ltd.	0.79%
Others	2.47%
<b>Cash and Money Markets</b>	<b>13.93%</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 September 30,2018:</b>	24.8389
<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	0.35%	2.49%	4.98%	5.36%	5.95%	7.98%
Benchmark**	0.59%	3.66%	7.21%	6.96%	7.19%	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.

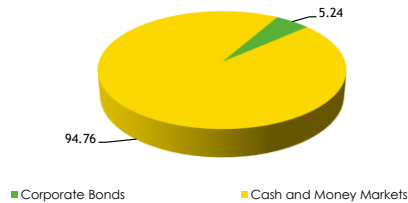
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.06
<b>Total</b>	<b>2.06</b>

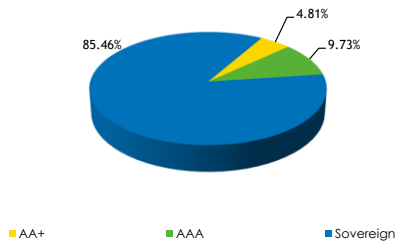
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	0.38

### Asset Mix



### Rating Profile

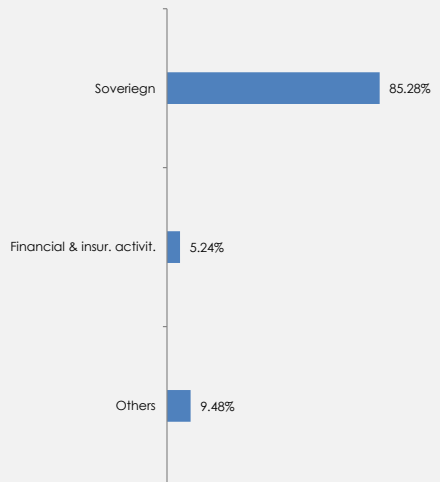


### Security Name

### Net Asset (%)

Security Name	Net Asset (%)
<b>Corporate Bonds</b>	<b>5.24%</b>
Capital First Ltd	4.80%
Dewan Housing Finance Corporation Ltd.	0.44%
<b>Cash and Money Markets</b>	<b>94.76%</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 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  
 September 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 September 30,2018:</b>	19.9893
<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	0.44%	2.72%	5.47%	5.39%	6.90%	7.45%
Benchmark**	0.59%	3.66%	7.21%	6.96%	7.19%	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.

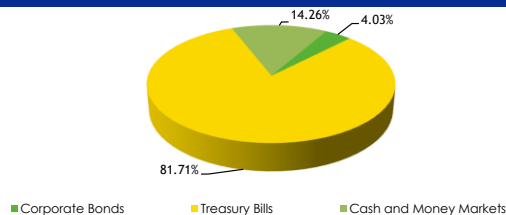
**Asset Class Wise AUM**

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

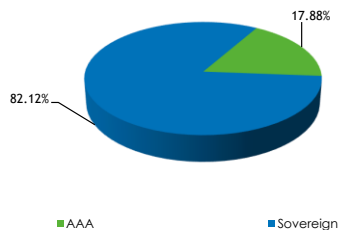
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	0.46

**Asset Mix**



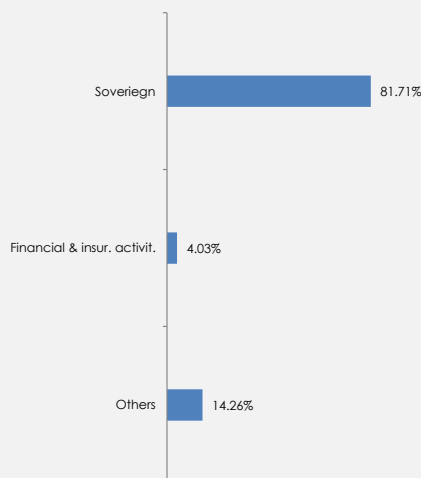
**Rating Profile**



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

<b>Corporate Bonds</b>	<b>4.03%</b>
Dewan Housing Finance Corporation Ltd.	4.03%
<b>Cash and Money Markets</b>	<b>95.97%</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 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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## Disclaimer

### CAGR- Compounded Annualised Growth Rate

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Advt. No. Sep 98/18 IRDAI Registration Number: 122



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

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