

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

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Aviva Investor



Disclaimer/Disclosure

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Equity Commentary:

Indian equities markets remained weak during the month with Nifty at -6.5 % mainly led by IL&FS crisis, financials and NBFCs on account of liquidity concerns and ability of some of the NBFCs to rollover short term debt. The Auto and Banks was down 13.3 % and 11% and within banks PSU banks were down 17.8% and private banks were down 11.8%. The real estate and media was also worst hit and was down 20 % and 14.2%.

During this month IL&FS Financial Services had defaulted on repayment of its commercial papers. Over Rs 5,700-crore worth of debt is due for repayment over the next one year. The government recently stepped in to take control of crisis-ridden Infrastructure Leasing & Financial Services Ltd (IL&FS) by moving the National Company Law Tribunal (NCLT) to supersede and reconstitute the board of the firm. This was said to be an attempt to restore the confidence of financial markets in the credibility and solvency of the infrastructure financing and development group.

The Government also announced merger of 3 PSU banks – BOB, Vijaya Bank and Dena Bank to create the country's second-largest public sector bank by assets and branches. The markets continued to remain under pressure driven by the Rupee, in line with other emerging market peers. Rupee continued to depreciate and fell to INR 73.4 as crude prices also touched a 4 month high of USD 85/bbl. India raised import tariffs on 19 non-essential items, in an attempt to stabilise the rupee by addressing its current account deficit. The future was raised on air conditioners, refrigerators, luggage, speakers, footwear, ATF etc. The CPI inflation dropped by 50bps in Aug'18 to 3.7% on the back of lower vegetable prices. Core inflation also fell by 40bps lower at 5.9%. The core sector data suggests a slowdown in growth to 4.2% what appears to be the dilution of the positive base effect of GST witnessed on growth numbers of IIP so far this year especially since June. This is a decline from 7.6% in June when industry went through a destocking exercise in 2017 at this point of time.

Global Markets

The US Federal Reserve raised rates a third time this year, taking the Fed rate range up by 25bps to 2-2.25%. The "accommodative" phrase on monetary policy was dropped raising some hopes on some moderation in rates going forward. However, Powell mentioned that there wasn't much to read into it and that it was standard central banking language. Oil rallied toward a four-year high as Brent crude broke above \$85 per barrel to hit its highest level since 2014 as OPEC and its allies signalled less urgency to boost output despite U.S. pressure.

The euro also climbed, after the ECB's predicted hold and as President Mario Draghi expressed confidence on wage growth and the outlook for inflation. The ECB slightly trimmed its GDP growth forecasts for both 2018 and 2019, and ECB President Mario Draghi said that risks to the euro area's growth outlook were "broadly balanced."

China and the US have embarked upon a full-scale trade war as both sides lob threats of new trade tariffs. Trump has cleared deck for China trade war by striking new NAFTA deal. With little prospect of a restart for U.S.-China trade talks an escalation in tensions that will see higher American tariffs on all Chinese imports, sending the yuan sliding to its weakest against the dollar in more than a decade.

Outlook

The global markets are swinging between prospects of a bright economic recovery and worries over rising interest rates as major central banks look to tighten monetary policies. Indian markets too are caught in a similar dilemma with fairly improving micro (GDP growth and the improvement in corporate profit growth) vis a vis deteriorating macros (fiscal deficit, current account deficit, inflation, currency and interest rates all on way upwards). Continued disappointment in GST collections, rising crude oil prices and a risk off in the short term debt markets can pull down growth in the near term.

Worries over tightening monetary policy by central banks in USA, Europe and geopolitical issues and increasing risks from tariff wars are expected to keep global markets volatile in near term. In addition, increasing macro risks have led to a correction in the Indian markets. However, over the medium to long term, domestic economic growth and corporate earnings will drive Indian markets more than global issues. The Indian equity markets in year FY2019 will also be influenced

by sentiments over political developments as the country prepares for central elections in next 12 months.

Going ahead, there are sufficient catalysts for domestic economy to gain momentum and potential for a consolidation and healthy revival in the equity markets over the medium term that incorporates events like elections.

1) Indian markets will have renewed focus on the possible outcomes of the next general elections (due in April/May 2019) and the electoral prospects of the BJP and the ruling-coalition (NDA). The market could get jittery if there is increased possibility of a divided mandate.

2) India's growth rates continue to remain amongst the best globally.

3) India's exports growth can revive with world economy on upswing and weaker currency.

4) Rural focus by Government has the potential for change in sentiments and rising consumption by rural India

5) Capex cycle recovery led by the Government has already commenced in Road and Rail sectors with Power distribution likely to catch up as states implement necessary reforms for "Power for All" mission.

Fixed Income Outlook:

Those who were expecting a change in the course of yields for the month of September were in for a rude shock. Yields continued to race upward and the 10y benchmark touched a low of 8.23% as the macro-economic situation reels under renewed pressure from surging crude prices and a depreciating currency. Measures taken by the Govt largely seem inadequate and the RBI's ability to mitigate bad volatility in the currency is also diminishing. That being said, the situation can still be controlled but more big-bang measures would be needed rather than a mere show of intent. The RBI on its part initiated Open Market Operation Purchases to smoothen liquidity and rein in yields while the Govt attempted to soften yields by announcing a lower than expected G-Sec borrowing programme for H2FY19. Although both these steps have failed to change the course of yields, they have definitely put a check on the northward momentum. It remains to be seen what the RBI perceives of the state of the economy and that will become clearer in the RBI MPC meeting scheduled for the first week of October.

India's CPI Inflation hit a 10-month low in August as it dipped to 3.7% yoy from 4.2% yoy in July. The sharp drop in inflation was driven largely by a deceleration in food inflation to 0.9% yoy from 1.7% yoy in July, coupled with a favorable base effect. Core inflation (CPI ex-food & beverages, fuel) eased to 5.9% yoy in August from 6.1% yoy in July, primarily reflecting favorable base effects from the impact of implementation of GST and HRA last year. Food inflation continues to be suppressed, with sequential momentum lagging behind the usual seasonal pattern seen during these months. Deflation in global food prices and rapid progress in the spread of e-NAM coverage across mandis have been one of the salient features behind subdued food inflation so far. However, upside risks to food inflation could be lurking on account of the sizeable upward recalibration of Kharif MSPs contingent upon the government's procurement strategy. Even though currency depreciation and higher oil prices are adding to cost pressures, weak food price inflation and a possible slowing of demand ahead of major elections are likely to keep a check on aggregate inflation.

India's trade deficit widened to US\$ 80.4bn during CYTD FY19 period vs US\$ 67.3bn for the same period last year. On a monthly basis, the trade deficit narrowed to US\$ 17.4bn during Aug '18 from US\$ 18.0bn during Jul '18 as a weaker INR is perceived to have helped export demand. Merchandise exports rose by 19.2% yoy to US\$ 27.8bn during Aug '18. Principal exports on a year-on-year basis comprised engineering goods (21.2%), petroleum products (31.8%), gems & jewelry (24.0%), organic & inorganic chemicals (40.0%) and drugs & pharmaceuticals (18.2%). Non-petroleum and non-gems & jewelry exports were valued at US\$ 20.7bn registering growth of 16.5% yoy. Merchandise imports rose by 25.4% to US\$ 45.2bn during Aug '18. Oil imports rose by 51.6% yoy to US\$ 11.8bn driven by elevated crude prices. Non-oil imports stood at US\$ 33.4bn clocking a growth of 18.2% yoy. Principal imports on a year-on-year basis comprised gold (92.6%), petroleum, crude & products (51.6%), electronic goods (22.5%), machinery, electrical & non electrical goods (46.2%) and coal, coke & briquettes (44.4%). The spike in gold imports is mostly due to stocking ahead of festive demand and also front-loading due to fears of possible import curbs.

The month of September witnessed a liquidity crunch with an unexpected development in the form of a major entity, IL&FS defaulting on its commitments. It came as a shock to the market that IL&FS, a AA+ rated entity and considered close to pristine quality was downgraded to default within a space of two weeks. This led to risks of further spillover and also market questioning the strength of other entities, particularly NBFCs and HFCs. This led to a liquidity squeeze as market participants became more risk-averse in addition to the seasonal weakness due to advance tax outflows and festive demand. The RBI and the Govt stepped in to calm markets. The Govt has taken steps to overhaul the management of IL&FS and also spoken to the main shareholders in seeking a solution with minimum collateral damage. On its part, the RBI conducted Open Market Operations and also outlined a tentative OMO Purchase calendar for October to allay any concerns of a liquidity squeeze. The RBI also increased the carve-out for FALLCR from SLR by a further 2% to an overall 15%.

The dangerous combo of surging crude prices and weakening INR also grabbed headlines last month. Indian authorities have no influence on global crude prices but did make an attempt to stem the weakness in the currency by addressing the Balance of Payment (BoP) issue. The BoP has come under stress this year after running in surplus in recent years both due to a sharply widening Current Account Deficit (CAD) driven by a yawning trade deficit and due to significant FPI outflows. The Govt announced five measures to boost capital flows and take some of the pressure off the INR such as i) removal of exposure limits of 20% of foreign portfolio investors' corporate bond portfolio to a single corporate group and 50% of any issuance of corporate bonds, will be reviewed ii) exemption of the withholding tax for issuance of Masala Bond issues done in the financial year 2018-19 iii) allowing manufacturing sector entities to avail external commercial borrowings up to \$50 million with a minimum maturity of one year versus the earlier period of three years iv) putting under review mandatory hedging conditions for infrastructure loans v) removing restrictions on Indian banks' market making in Masala Bonds, including restrictions on underwriting such bonds. The Govt also raised import tariffs on 19 items amounting to US\$13 bn (0.5% of GDP and about 3% of the total import bill) by 2.5%-10% with immediate effect in an attempt to narrow India's bulging trade deficit. Although these tariffs are unlikely to materially influence the import bills, these steps send out a signal that the policymakers have an eye on the external imbalances with intent to narrow the gaps. The Govt also announced the borrowing program for H2FY19 at INR 2.47tn, which was on the lower side of the market expectation (2.45-2.67tn) and which takes the cumulative borrowings for the financial year to INR 5.35tn. The

cumulative figure undershoots the budgeted amount of INR6.05tn by INR 0.7tn. The weekly quantum of auctions is pegged at -INR110bn during October and -INR120bn from November onwards. The Govt intends to recoup the amount of cut in borrowing by a combination of higher mobilisation of funds through small savings schemes and a cut in the buyback programme. In this context, its recent upward revision of interest rates on small savings schemes by up to 40bp will likely play a material role. The Govt also followed through with its commitment to issue inflation-linked bonds, saying that one or two issues of such bonds are likely during H2FY19. On the whole, there would be 21 auctions scheduled until first week of March unlike the usual pattern in which they frontload the borrowing until first week of Feb. The auction size and split of securities between buckets is similar to H1FY19.

September was a challenging month on the global front as well. US President Donald Trump escalated the trade war with China on imposing 10% tariffs on about US\$ 200bn worth of Chinese imports, but sparing smart watches from Apple and Fitbit and other consumer products such as bicycle helmets and baby car seats. Announcing the new round of tariffs, Trump also warned that if China takes retaliatory action against US farmers or industries then US will pursue with tariffs on USD 267bn additional imports from China. China, on its part added US\$ 60bn of US products to its import tariff list in retaliation to President Donald Trump's planned levies on USD 200bn worth of Chinese goods. Later in the month, China canceled further trade talks with the US. The OPEC meeting was also a closely watched affair as market participants looked on with hope of some relief from surging crude prices. However, the OPEC Plus did not oblige as they did not give in to President Trump's call for lower oil prices. This kept oil on the boil ahead of the approaching Iran deadline on Nov-4. In its monetary policy meeting, the Federal Reserve raised interest rates by 25 bps to 2.00-2.25%. While the statement removed the usage of "accommodative" to describe its stance on monetary policy, Fed Chairman Jerome Powell indicated there was no shift in thinking on monetary policy, despite the change in stated stance. The FOMC members kept their 2018 median forecast for interest rates unchanged at 2.4%, suggesting a December rate hike remained in play. The ECB kept policy rates unchanged in line with consensus expectations, stating that the risks surrounding the euro area growth outlook are broadly balanced. The central bank kept its inflation forecasts unchanged but lowered its growth projections slightly. ECB President Mario Draghi stated that the gradual removal of accommodation (QE unwind) can continue, even with its inflation outlook lower than mandated level, stressing that ECB's objective is "close to, but below 2%. The BoE also kept interest rates on hold, in line with consensus expectations and highlighted greater financial market concerns about Brexit, stating, "Since the Committee's previous meeting, there have been indications, most prominently in financial markets, of greater uncertainty about future developments in the (European Union) withdrawal process".

Outlook

The outlook for the month of October hinges largely on the outlook for crude and INR again. As noted above, Indian authorities hardly have any influence on crude prices but they do have significant say on where the INR heads from here. In that context, the RBI MPC meeting tomorrow becomes extremely crucial. The question on everyone's mind is whether the RBI will mount an interest rate defense for the currency given that the RBI on numerous occasions earlier has explicitly stated that its interest rate decisions are driven by the nominal anchor, which is CPI Inflation, the latest print of which is at 3.7%. The other questions are how the RBI will justify a neutral stance after a third consecutive hike and how would a rate hike tie-in with planned OMO Purchases. To answer these questions, one would have to observe the behavior of the RBI over the years. The RBI has consistently based its interest rate decisions on forward-looking inflation expectations. We are of the view that the RBI will raise rates by 25bps not to mount an interest rate defense for the currency but to check probable spillover effects into CPI Inflation from surging crude prices and a weak INR. The hike of 25bps may also be backed by a change in stance from neutral to vigilant. This would not only help to tone down inflation expectations eventually but also mitigate bad volatility on the INR. The other impact of a rate hike with a change in stance would be that it would also check the inflationary impulse of durable liquidity infused through OMO Purchases by raising the cost of liquidity and thereby address multiple points at once. The negative in the 10y benchmark is likely to be capped by the OMOs but in the absence of any major positive trigger is likely to trade in range bound manner with the bias negative. We remain underweight the benchmark with respect to duration whilst remaining vigilant to take advantage of any emerging favourable risk-reward opportunity.

Life Unit Linked Bond Fund

ULIF01306/02/2008LIFEDEBTFU122
September 2018



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 September 30, 2018:	23.5297
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.29%	-0.97%	-0.80%	3.30%	5.66%	8.36%
Benchmark**	-0.30%	-0.09%	0.57%	4.19%	6.57%	6.88%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Government and other Debt Securities	60.00%	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	5.84
Total	5.84

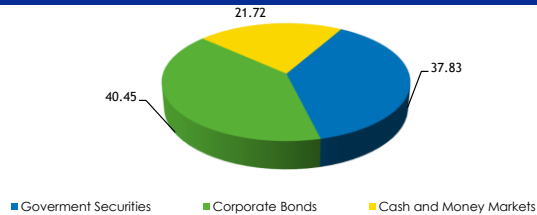
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.78

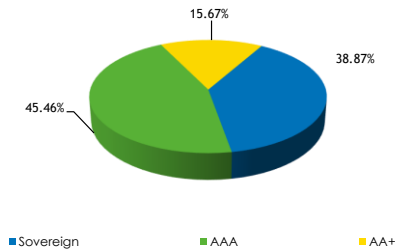
Security Name

Security Name	Net Asset (%)
Government Securities	37.83%
6.57% GOI 2033	10.10%
8.83% GOI 2041	8.82%
7.17% GOI 2028	6.96%
8.85% Tamil Nadu SDL 2022	5.19%
6.05% GS 02-02-2019	3.46%
6.84% GOI 2022	2.96%
8.08% GOI 2022	0.34%
Corporate Bonds	40.45%
Housing Development Finance Corporation Ltd.	6.85%
Power Finance Corporation Ltd.	5.15%
Reliance Capital Ltd.	4.96%
L&T Infra Debt Fund Ltd.	4.17%
Mahindra & Mahindra Ltd.	3.66%
Yes Bank Ltd.	3.50%
Indiabulls Housing Finance Ltd.	3.32%
Adani Ports and Special Economic Zone Ltd.	1.72%
Dewan Housing Finance Corporation Ltd.	1.72%
Capital First Ltd	1.69%
Others	3.71%
Cash and Money Markets	21.72%
Portfolio Total	100.00%

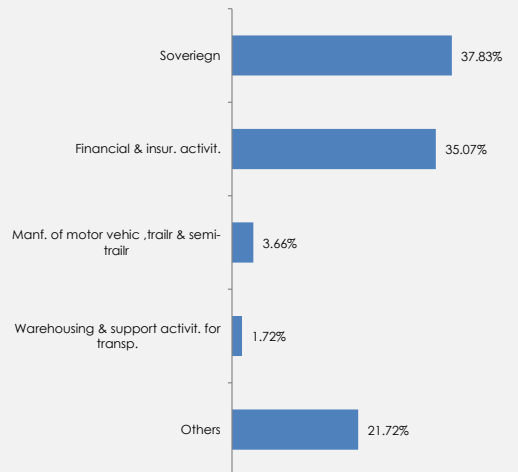
Asset Mix



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.

Life Unit Linked Secure Fund

ULIF00627/01/2004LIFESECURE122
September 2018



Fund Details

Investment Objective: The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

NAV as on September 30, 2018:	27.9153
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.28%	0.32%	1.08%	4.51%	6.59%	7.91%
Benchmark**	-1.24%	1.13%	2.23%	5.50%	7.35%	7.23%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instrument	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

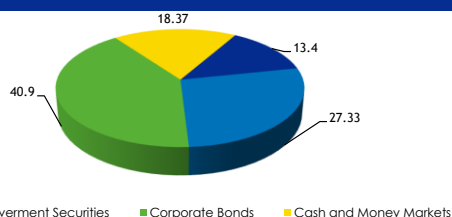
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	23.71
Debt	153.27
Total	176.98

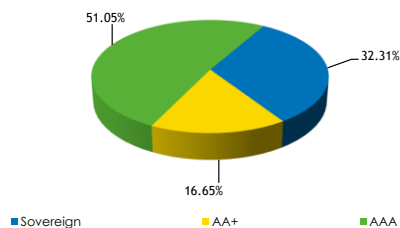
Modified Duration³

Security Type	Duration
Fixed Income Investments	4.72

Asset Mix



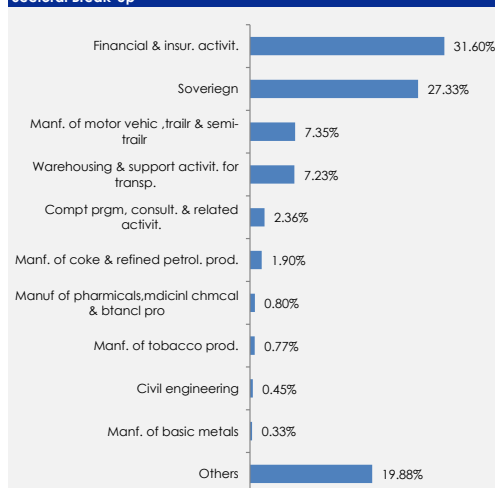
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	13.40%
Reliance Industries Ltd.	1.34%
HDFC Bank Ltd.	1.24%
Infosys Ltd.	1.07%
Housing Development Finance Corporation Ltd.	0.80%
ITC Ltd.	0.77%
Tata Consultancy Services Ltd.	0.65%
ICICI Bank Ltd.	0.57%
Axis Bank Ltd.	0.44%
Sun Pharmaceuticals Industries Ltd.	0.42%
Larsen & Toubro Ltd.	0.41%
Others	5.69%
Government Securities	27.33%
8.83% GOI 2041	9.23%
6.57% GOI 2033	7.91%
7.28% GOI 2019	4.25%
6.05% GS 02-02-2019	2.64%
6.84% GOI 2022	2.04%
8.27% GOI 2020	0.69%
8.08% GOI 2022	0.29%
7.17% GOI 2028	0.21%
8.3% GOI 2040	0.06%
7.16% GOI 2023	0.01%
Corporate Bonds	40.90%
Yes Bank Ltd.	7.22%
Mahindra & Mahindra Ltd.	6.53%
Adani Ports and Special Economic Zone Ltd.	3.64%
Indiabulls Housing Finance Ltd.	3.62%
10.25% SPTL 22-08-2021 (RGITL)	3.51%
LIC Housing Finance Ltd.	2.86%
Power Finance Corporation Ltd.	2.55%
L&T Fincance Corporation Ltd	1.92%
Dewan Housing Finance Corporation Ltd.	1.53%
Shriram Transport Finance Co. Ltd.	1.45%
Others	6.07%
Cash and Money Markets	18.37%
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: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on September 30, 2018:	24.3743
Inception Date:	11-Jul-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	-1.34%	0.25%	1.12%	4.64%	6.79%	7.56%
Benchmark**	-1.24%	1.13%	2.23%	5.50%	7.35%	7.82%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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	4.66
Debt	29.97
Total	34.63

Modified Duration[#]

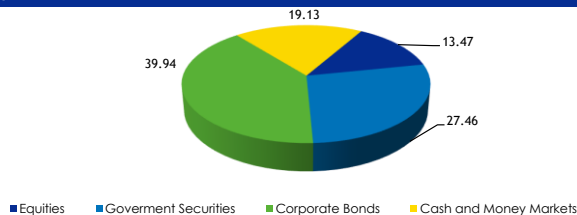
Security Type	Duration
Fixed Income Investments	4.74

Security Name

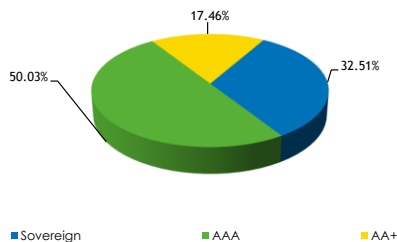
Net Asset (%)

Equities	13.47%
Reliance Industries Ltd.	1.35%
HDFC Bank Ltd.	1.25%
Infosys Ltd.	1.07%
Housing Development Finance Corporation Ltd.	0.80%
ITC Ltd.	0.78%
Tata Consultancy Services Ltd.	0.66%
ICICI Bank Ltd.	0.58%
Axis Bank Ltd.	0.44%
Larsen & Toubro Ltd.	0.42%
Sun Pharmaceuticals Industries Ltd.	0.41%
Others	5.71%
Government Securities	27.46%
8.83% GOI 2041	9.25%
6.57% GOI 2033	5.75%
7.28% GOI 2019	4.32%
6.84% GOI 2022	2.46%
6.05% GS 02-02-2019	2.36%
8.4% GOI 2024	2.10%
7.17% GOI 2028	0.74%
8.08% GOI 2022	0.29%
7.16% GOI 2023	0.19%
Corporate Bonds	39.94%
Mahindra & Mahindra Ltd.	6.48%
Yes Bank Ltd.	5.91%
L&T Infra Debt Fund Ltd.	4.18%
10.25% SPTL 22-08-2021 (RGITL)	3.88%
Indiabulls Housing Finance Ltd.	3.64%
Adani Ports and Special Economic Zone Ltd.	3.49%
Power Finance Corporation Ltd.	2.60%
Dewan Housing Finance Corporation Ltd.	2.32%
Reliance Capital Ltd.	2.23%
Shriram Transport Finance Co. Ltd.	1.43%
Others	3.78%
Cash and Money Markets	19.13%
Portfolio Total	100.00%

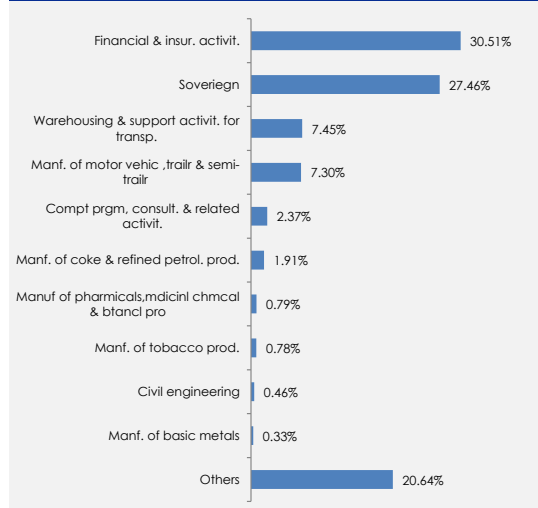
Asset Mix



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.

Life Unit Linked
Balanced Fund

ULIF00106/06/2002LIFBALANCE122

September 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

NAV as on September 30, 2018:	66.2665
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.43%	2.00%	3.07%	6.08%	7.70%	12.81%
Benchmark**	-2.48%	2.76%	4.45%	7.22%	8.34%	10.44%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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	117.44
Debt	249.51
Total	366.95

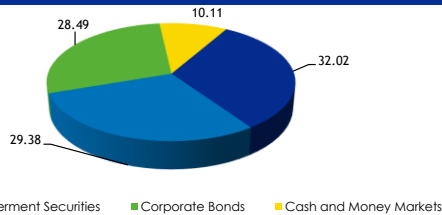
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	4.99

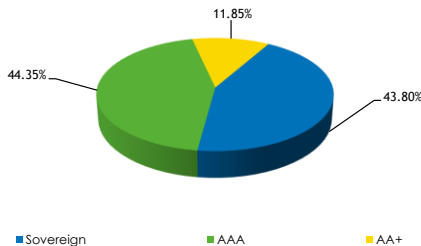
Security Name **Net Asset (%)**

Equities		32.02%
Reliance Industries Ltd.		3.25%
HDFC Bank Ltd.		2.97%
Infosys Ltd.		2.55%
Housing Development Finance Corporation Ltd.		1.90%
IITC Ltd.		1.87%
Tata Consultancy Services Ltd.		1.56%
ICICI Bank Ltd.		1.36%
Axis Bank Ltd.		1.04%
Larsen & Toubro Ltd.		1%
Sun Pharmaceuticals Industries Ltd.		0.97%
Others		13.55%
Government Securities		29.38%
8.83% GOI 2041		7.66%
6.57% GOI 2033		7.08%
7.28% GOI 2019		6.68%
6.05% GS 02-02-2019		3.54%
6.84% GOI 2022		3.19%
8.28% GOI 2032		0.90%
8.08% GOI 2022		0.23%
8.35% GOI 2022		0.08%
8.15% GOI 2022		0.02%
Corporate Bonds		28.49%
Mahindra & Mahindra Ltd.		4.55%
Indiabulls Housing Finance Ltd.		2.64%
Reliance Capital Ltd.		2.63%
10.25% SPTL 22-08-2021 (RGTL)		2.54%
Food Corporation of India		2.25%
Power Finance Corporation Ltd.		2.02%
Adani Ports and Special Economic Zone Ltd.		1.51%
Yes Bank Ltd.		1.39%
LIC Housing Finance Ltd.		1.38%
LIC Housing Finance Ltd.		1.11%
Others		6.47%
Cash and Money Markets		10.11%
Portfolio Total		100.00%

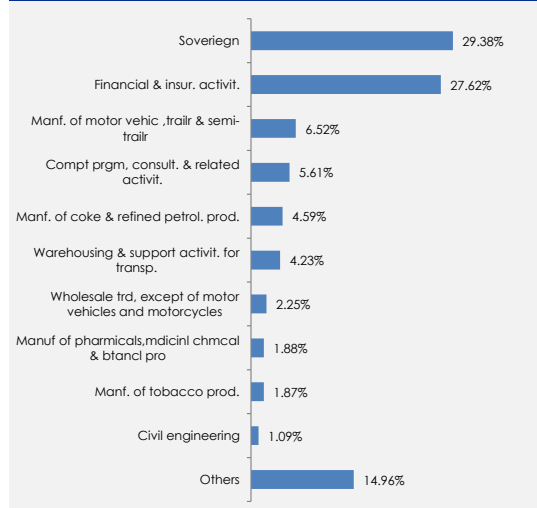
Asset Mix



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.

Life Unit Linked
Growth Fund

ULIF00527/01/2004LIFEGROWTH122

September 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

NAV as on September 30, 2018:	59.3802
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.87%	5.33%	7.07%	9.64%	10.19%	13.56%
Benchmark**	-4.92%	6.02%	8.89%	10.61%	10.17%	11.79%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	30.00%	85.00%
Government and other Debt Securities	0.00%	50.00%

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	700.92
Debt	292.88
Total	993.79

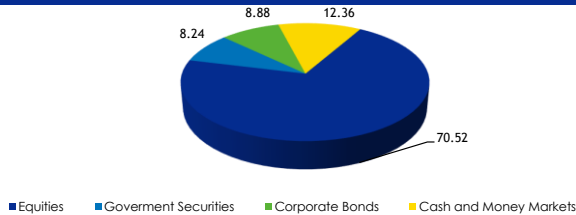
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	4.22

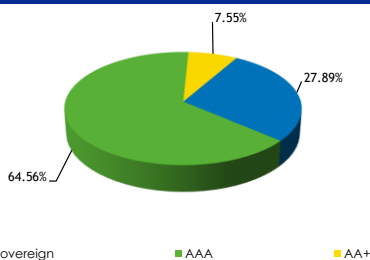
Security Name **Net Asset (%)**

Equities		70.52%
Reliance Industries Ltd.		6.92%
Infosys Ltd.		5.59%
Kotak Mahindra Mutual Fund		5.35%
Housing Development Finance Corporation Ltd.		4.18%
ITC Ltd.		3.96%
HDFC Bank Ltd.		3.77%
Tata Consultancy Services Ltd.		3.41%
Larsen & Toubro Ltd.		2.16%
Sun Pharmaceuticals Industries Ltd.		2.10%
ICICI Bank Ltd.		1.97%
Others		31.11%
Government Securities		8.24%
8.83% GOI 2041		3.34%
6.57% GOI 2033		2.61%
6.05% GS 02-02-2019		1.31%
9.2% GOI 2030		0.27%
7.61% GOI 2030		0.24%
8.83% GOI 2023		0.19%
8.13% GOI 2045		0.10%
8.08% GOI 2022		0.09%
7.17% GOI 2028		0.07%
8.16% Tamil Nadu SDL 2020		0.02%
Corporate Bonds		8.88%
Mahindra & Mahindra Ltd.		2.02%
10.25% SPTL 22-08-2021(RGITL)		1%
Indiabulls Housing Finance Ltd.		0.98%
Reliance Capital Ltd.		0.68%
Power Finance Corporation Ltd.		0.65%
Adani Ports and Special Economic Zone Ltd.		0.61%
10.95% SPTL 06-01-2019(RGITL)		0.45%
Shriram Transport Finance Co. Ltd.		0.43%
LIC Housing Finance Ltd.		0.41%
L&T Fincance Corporation Ltd		0.29%
Others		1.36%
Cash and Money Markets		12.36%
Portfolio Total		100.00%

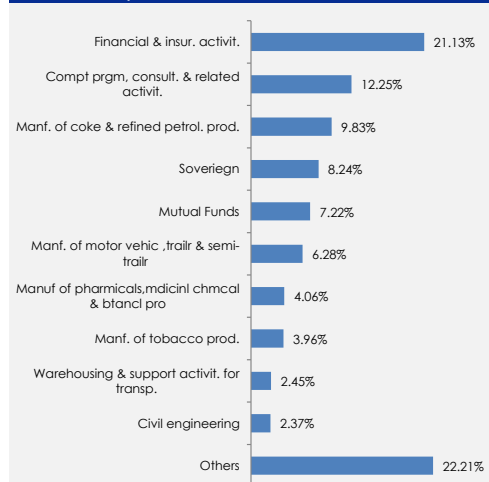
Asset Mix



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.

Life Unit Linked
Enhancer Fund

ULIF01230/01/2008LIENHANCER122

September 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

NAV as on September 30,2018:	25.7464
Inception Date:	30-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.18%	7.32%	9.71%	11.74%	11.53%	9.31%
Benchmark**	-6.42%	8.08%	11.67%	12.66%	11.19%	7.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	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	66.93
Debt	5.47
Total	72.39

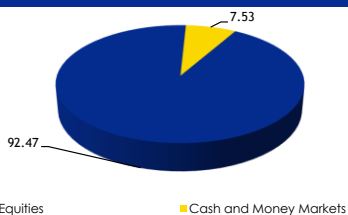
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	

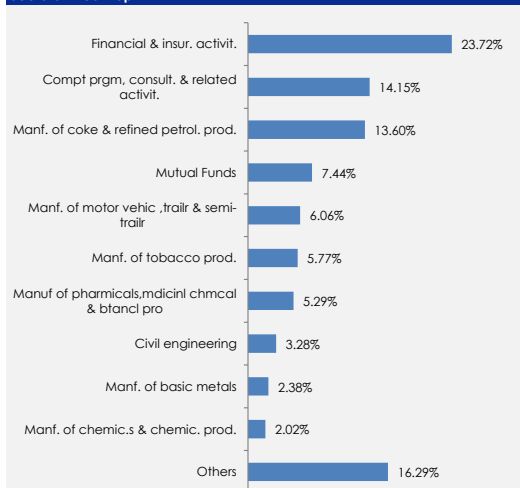
Security Name **Net Asset (%)**

Equities	92.47%
Reliance Industries Ltd.	9.52%
Kotak Mahindra Mutual Fund	7.44%
Infosys Ltd.	6.23%
ITC Ltd.	5.77%
HDFC Bank Ltd.	5.76%
Housing Development Finance Corporation Ltd.	5.35%
Tata Consultancy Services Ltd.	4.70%
Larsen & Toubro Ltd.	3.04%
ICICI Bank Ltd.	3.02%
Sun Pharmaceuticals Industries Ltd.	2.73%
Others	38.91%
Cash and Money Markets	7.53%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is 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.

Life Unit Linked Index Fund

ULIF01002/01/2008LIFEINDEXF122

September 2018



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50. Subject to exposure norms applicable under the IRDA of India (Investment) regulations.
The risk profile for this fund is High

NAV as on September 30, 2018:	18.5143
Inception Date:	02-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.46%	8.28%	11.78%	12.87%	11.40%	5.92%
Benchmark**	-6.42%	8.08%	11.67%	12.66%	11.19%	5.45%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	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

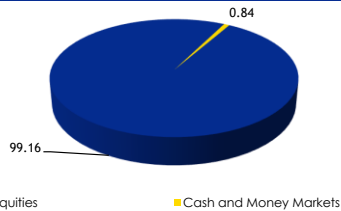
Asset Class	AUM (in Cr.)
Equity	72.21
Debt	0.59
Total	72.79

Modified Duration⁵

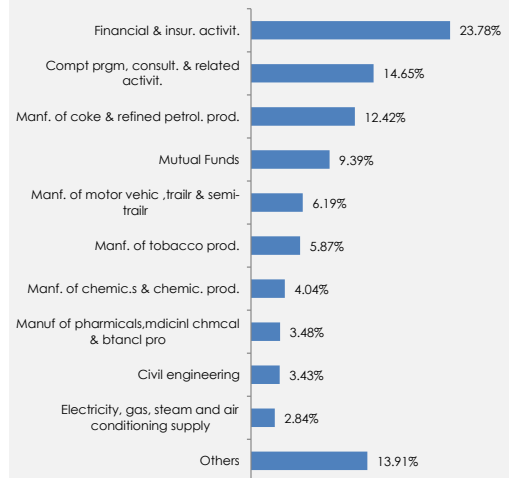
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	99.16%
Reliance Industries Ltd.	9.77%
Kotak Mahindra Mutual Fund	9.39%
Infosys Ltd.	6.40%
HDFC Bank Ltd.	6.34%
ITC Ltd.	5.87%
Housing Development Finance Corporation Ltd.	5.25%
Tata Consultancy Services Ltd.	4.95%
Larsen & Toubro Ltd.	3.43%
ICICI Bank Ltd.	2.95%
Maruti Suzuki India Ltd.	2.72%
Others	42.09%
Cash and Money Markets	0.84%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is 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.

Life Unit Linked
PSU Fund

ULIF02208/01/2010LIFEPSUFND122
September 2018



Fund Details

Investment Objective: To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on September 30, 2018:	12.9698
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.75%	-7.07%	-10.62%	3.11%	8.32%	3.02%
Benchmark**	-9.31%	-8.77%	-13.83%	-1.97%	2.32%	-3.43%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	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

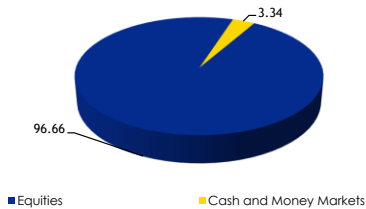
Asset Class	AUM (in Cr.)
Equity	104.72
Debt	3.62
Total	108.33

Modified Duration³

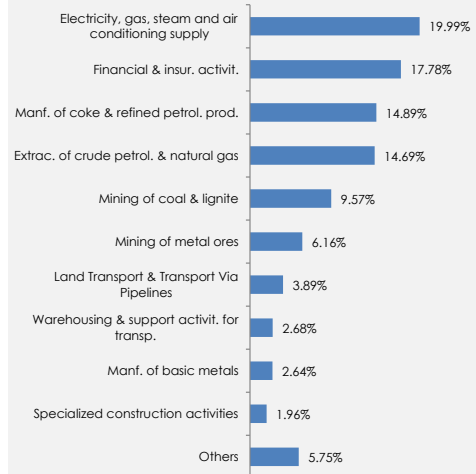
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	96.66%
Coal India Ltd.	9.57%
State Bank of India	9.11%
Oil & Natural Gas Corpn Ltd.	8.59%
Hindustan Petroleum Corporation Ltd.	8.15%
NTPC Ltd.	7.63%
Gail (India) Ltd.	6.80%
National Mineral Development Corporation Ltd.	6.16%
Oil India Ltd.	6.10%
Bharat Petroleum Corporation Ltd.	5.23%
Gujarat State Petronet Ltd.	3.89%
Others	25.43%
Cash and Money Markets	3.34%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is BSE PSU 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 generate steady returns through investment in infrastructure and related equities

The risk profile for this fund is High

NAV as on September 30,2018:	10.7618
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-10.69%	-16.00%	-13.91%	1.30%	4.77%	0.84%
Benchmark**	-9.79%	-10.86%	-8.58%	3.07%	1.65%	-2.41%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	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

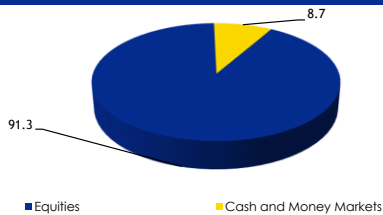
Asset Class	AUM (in Cr.)
Equity	29.23
Debt	2.79
Total	32.02

Modified Duration[#]

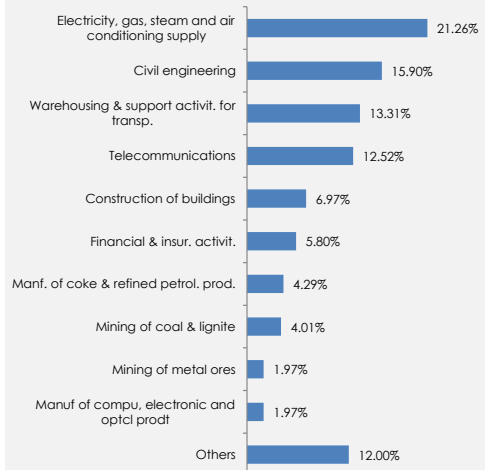
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	91.30%
NTPC Ltd.	9.72%
Bharti Airtel Ltd.	9.33%
Larsen & Toubro Ltd.	8.88%
Adani Ports and Special Economic Zone Ltd.	7.92%
Power Grid Corporation of India Ltd.	6.15%
Tata Power Co. Ltd.	4.53%
Hindustan Petroleum Corporation Ltd.	4.29%
Container Corporation Of India Ltd.	4.07%
Coal India Ltd.	4.01%
NCC Ltd.	3.50%
Others	28.90%
Cash and Money Markets	8.70%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is Nifty Infrastructure

#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: This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth

The risk profile for this fund is Medium

NAV as on September 30, 2018:	17.2492
Inception Date:	20-Jul-10
Fund Manager:	Jayesh Sundar, Nifin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.22%	1.21%	2.98%	4.72%	5.95%	6.87%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	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	7.85
Total	7.85

Modified Duration[#]

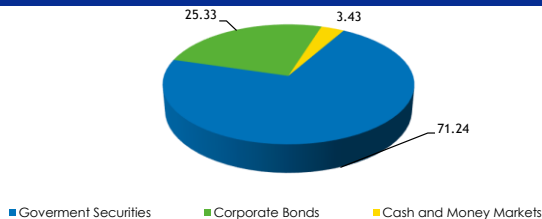
Security Type	Duration
Fixed Income Investments	1.31

Security Name

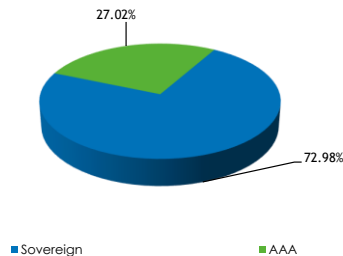
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	71.24%
6.35% GOI 2020	62.11%
8.18% Andhra Pradesh SDL 2020	6.36%
8.16% Tamil Nadu SDL 2020	2.77%
Corporate Bonds	25.33%
Indian Railway Finance Corporation Ltd.	7.51%
Power Grid Corporation of India Ltd.	6.38%
Rural Electrification Corporation	6.35%
LIC Housing Finance Ltd.	3.81%
Dewan Housing Finance Corporation Ltd.	1.28%
Cash and Money Markets	3.43%
Portfolio Total	100.00%

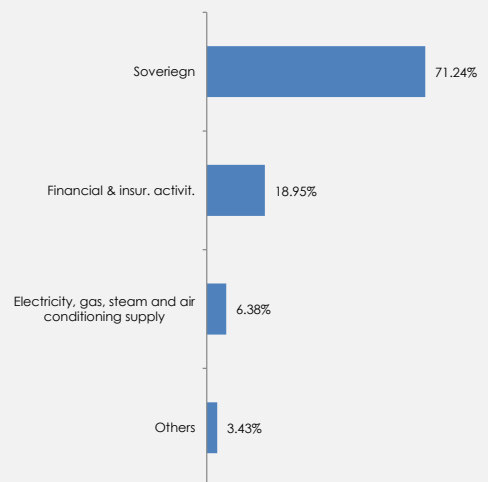
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

[#]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 long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market instruments. The risk profile for this fund is High

NAV as on September 30,2018:	20.8975
Inception Date:	01-Aug-11
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.57%	7.17%	10.65%	12.02%	11.84%	10.83%
Benchmark**	-5.74%	7.65%	11.27%	12.14%	10.86%	9.93%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	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.

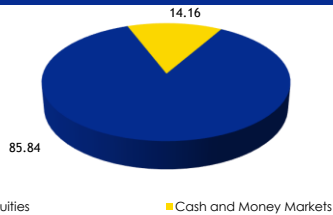
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	84.78
Debt	13.99
Total	98.78

Modified Duration[§]

Security Type	Duration
Fixed Income Investments	

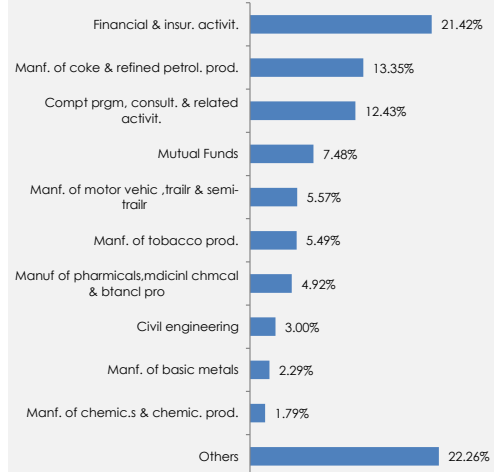
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	85.84%
Reliance Industries Ltd.	9.71%
Kotak Mahindra Mutual Fund	7.48%
ITC Ltd.	5.49%
Infosys Ltd.	5.47%
HDFC Bank Ltd.	5.04%
Housing Development Finance Corporation Ltd.	4.70%
Tata Consultancy Services Ltd.	4.13%
ICICI Bank Ltd.	2.99%
Larsen & Toubro Ltd.	2.76%
Sun Pharmaceuticals Industries Ltd.	2.45%
Others	35.62%
Cash and Money Markets	14.16%
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 NIFTY 50 INDEX & CRISIL LIQUID 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.

Life Unit Linked
Bond Fund-II

ULIF01608/01/2010LIFDEBT-II122
September 2018



Fund Details

Investment Objective: To generate a steady income through investment in high quality fixed income securities

The risk profile for this fund is Low

NAV as on September 30,2018:	19.1017
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.55%	-1.53%	-1.25%	2.71%	5.37%	7.69%
Benchmark**	-0.30%	-0.09%	0.57%	4.19%	6.57%	7.64%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	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	123.33
Total	123.33

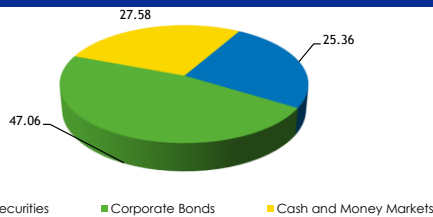
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.76

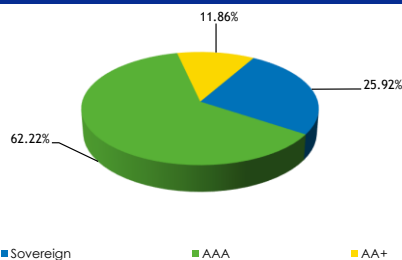
Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Government Securities	25.36%
8.83% GOI 2041	10.79%
6.57% GOI 2033	8.66%
6.05% GS 02-02-2019	5%
8.85% Tamil Nadu SDL 2022	0.57%
8.08% GOI 2022	0.34%
Corporate Bonds	47.06%
Mahindra & Mahindra Ltd.	5.98%
10.25% SPTL 22-08-2021(RGITL)	5.53%
Indiabulls Housing Finance Ltd.	5.50%
Adani Ports and Special Economic Zone Ltd.	4.08%
Dewan Housing Finance Corporation Ltd.	4.08%
L&T Infra Debt Fund Ltd.	3.16%
Reliance Capital Ltd.	3.13%
L&T Fincance Corporation Ltd	2.56%
LIC Housing Finance Ltd.	2.54%
Power Finance Corporation Ltd.	2.19%
Others	8.31%
Cash and Money Markets	27.58%
Portfolio Total	100.00%

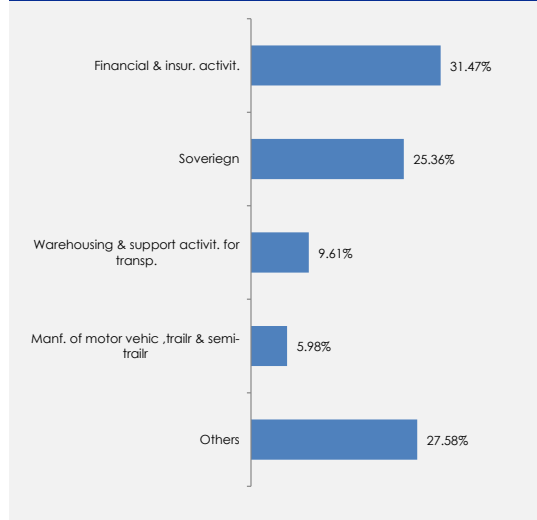
Asset Mix



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.

Life Unit Linked
Protector Fund-II

ULIF02108/01/2010LIPROTE-II122

September 2018



Fund Details

Investment Objective: To generate steady returns with a minimum exposure to equities
The risk profile for this fund is Low

NAV as on September 30, 2018:	18.8939
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.30%	0.15%	0.94%	4.23%	6.46%	7.56%
Benchmark**	-1.24%	1.13%	2.23%	5.50%	7.35%	7.95%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	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	7.31
Debt	47.76
Total	55.07

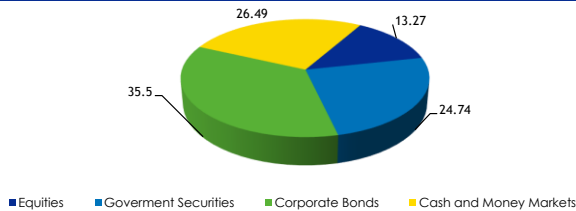
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	4.61

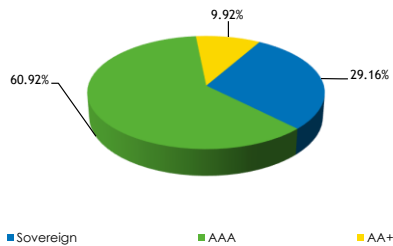
Security Name **Net Asset (%)**

Equities		13.27%
Reliance Industries Ltd.		1.34%
HDFC Bank Ltd.		1.23%
Infosys Ltd.		1.06%
Housing Development Finance Corporation Ltd.		0.79%
ITC Ltd.		0.77%
Tata Consultancy Services Ltd.		0.65%
ICICI Bank Ltd.		0.58%
Axis Bank Ltd.		0.43%
Larsen & Toubro Ltd.		0.41%
Sun Pharmaceuticals Industries Ltd.		0.40%
Others		5.61%
Government Securities		24.74%
8.83% GOI 2041		8.97%
6.57% GOI 2033		7.21%
6.05% GS 02-02-2019		4.99%
7.17% GOI 2028		2.86%
8.79% Gujarat SDL 2022		0.42%
8.08% GOI 2022		0.29%
Corporate Bonds		35.50%
Mahindra & Mahindra Ltd.		4.85%
Indiabulls Housing Finance Ltd.		3.35%
Dewan Housing Finance Corporation Ltd.		3.29%
Adani Ports and Special Economic Zone Ltd.		2.74%
Reliance Capital Ltd.		2.63%
Power Finance Corporation Ltd.		2.55%
10.25% SPTL 22-08-2021 (RGTIL)		2.44%
L&T Infra Debt Fund Ltd.		2.21%
L&T Fincance Corporation Ltd		1.76%
L&T Infra Debt Fund Ltd.		1.75%
Others		7.93%
Cash and Money Markets		26.49%
Portfolio Total		100.00%

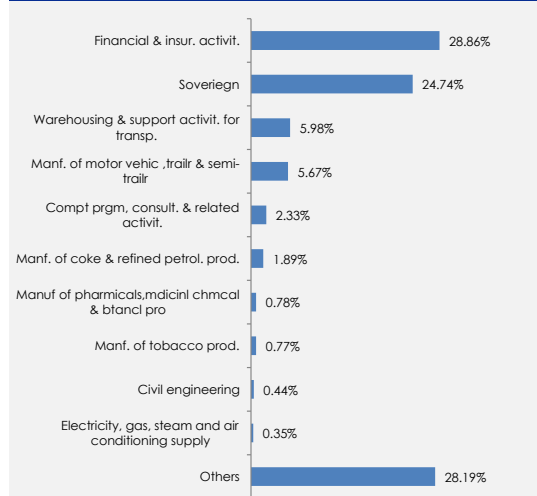
Asset Mix



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.

Life Unit Linked
Balance Fund-II

ULIF01508/01/2010LIBALAN-II122

September 2018



Fund Details

Investment Objective: To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on September 30, 2018:	19.8615
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.73%	2.38%	3.50%	6.37%	7.86%	8.18%
Benchmark**	-2.78%	3.16%	5.01%	7.65%	8.58%	8.51%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

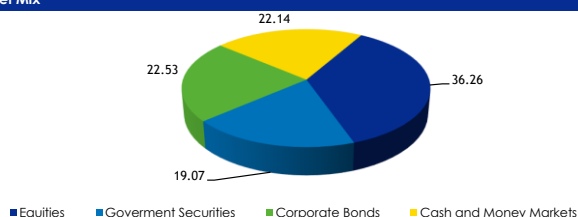
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	55.73
Debt	97.92
Total	153.65

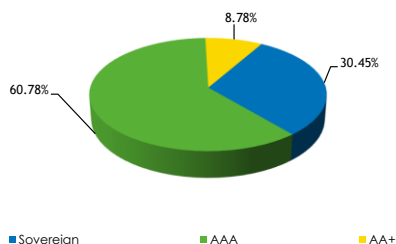
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	4.56

Asset Mix



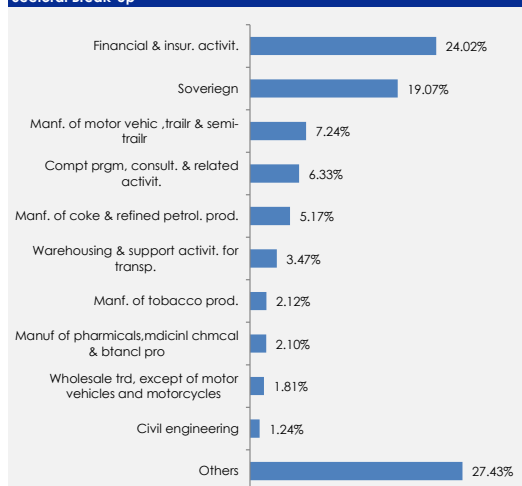
Rating Profile



Security Name **Net Asset (%)**

Equities	36.26%
Reliance Industries Ltd.	3.67%
HDFC Bank Ltd.	3.37%
Infosys Ltd.	2.89%
Housing Development Finance Corporation Ltd.	2.15%
IITC Ltd.	2.12%
Tata Consultancy Services Ltd.	1.76%
ICICI Bank Ltd.	1.58%
Axis Bank Ltd.	1.18%
Larsen & Toubro Ltd.	1.14%
Sun Pharmaceuticals Industries Ltd.	1.08%
Others	15.32%
Government Securities	19.07%
8.83% GOI 2041	6.95%
6.57% GOI 2033	5.96%
6.05% GS 02-02-2019	2.51%
8.15% GOI 2026	0.98%
8.79% Gujarat SDL 2022	0.66%
7.8% GOI 2020	0.65%
7.17% GOI 2028	0.60%
8.4% GOI 2024	0.33%
8.32% GOI 2032	0.23%
8.08% GOI 2022	0.20%
Corporate Bonds	22.53%
Mahindra & Mahindra Ltd.	5.01%
10.25% SPTL 22-08-2021 (RGTIL)	2.02%
Reliance Capital Ltd.	2.01%
Indiabulls Housing Finance Ltd.	1.89%
Power Finance Corporation Ltd.	1.82%
Food Corporation of India	1.81%
LIC Housing Finance Ltd.	1.36%
Adani Ports and Special Economic Zone Ltd.	1.24%
Shriram Transport Finance Co. Ltd.	0.96%
7.85% PFC 03-Apr-2028	0.68%
Others	3.73%
Cash and Money Markets	22.14%
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 generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

NAV as on September 30, 2018:	20.9512
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.63%	5.45%	7.57%	9.97%	10.20%	8.84%
Benchmark**	-4.92%	6.02%	8.89%	10.61%	10.17%	8.73%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

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	110.53
Debt	47.87
Total	158.40

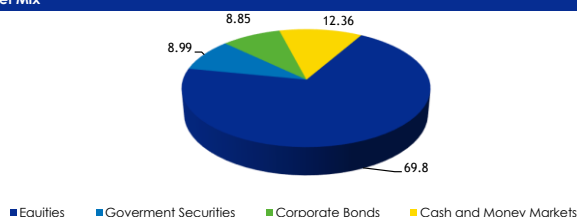
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	4.07

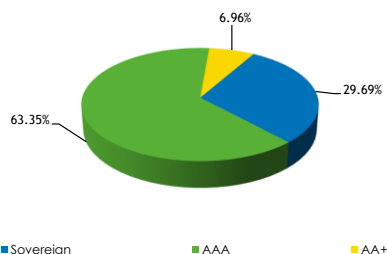
Security Name

Security Name	Net Asset (%)
Equities	69.80%
Reliance Industries Ltd.	7.21%
Infosys Ltd.	5.54%
Kotak Mahindra Mutual Fund	4.99%
Housing Development Finance Corporation Ltd.	4.14%
IITC Ltd.	4.14%
HDFC Bank Ltd.	3.73%
Tata Consultancy Services Ltd.	3.38%
Larsen & Toubro Ltd.	2.22%
ICICI Bank Ltd.	2.03%
Sun Pharmaceuticals Industries Ltd.	1.96%
Others	30.46%
Government Securities	8.99%
8.83% GOI 2041	2.94%
6.57% GOI 2033	2.05%
6.05% GS 02-02-2019	1.29%
8.32% GOI 2032	1.05%
7.17% GOI 2028	1.01%
7.16% GOI 2023	0.56%
8.08% GOI 2022	0.09%
Corporate Bonds	8.85%
Mahindra & Mahindra Ltd.	1.69%
LIC Housing Finance Ltd.	1%
Indiabulls Housing Finance Ltd.	0.92%
Food Corporation of India	0.78%
Reliance Capital Ltd.	0.73%
Power Finance Corporation Ltd.	0.63%
10.25% SPTL 22-08-2021 (RGTL)	0.59%
L&T Fincance Corporation Ltd	0.46%
Adani Ports and Special Economic Zone Ltd.	0.44%
Shriram Transport Finance Co. Ltd.	0.44%
Others	1.17%
Cash and Money Markets	12.36%
Portfolio Total	100.00%

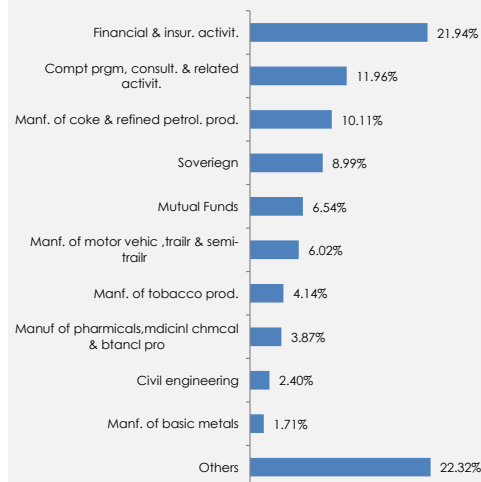
Asset Mix



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.

Life Unit Linked
Enhancer Fund-II

ULIF01708/01/2010LIFENHN-II122
 September 2018



Fund Details

Investment Objective: To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

NAV as on September 30,2018:	24.6543
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.00%	7.44%	10.27%	12.24%	12.06%	10.89%
Benchmark**	-6.42%	8.08%	11.67%	12.66%	11.19%	8.77%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	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	337.87
Debt	19.56
Total	357.42

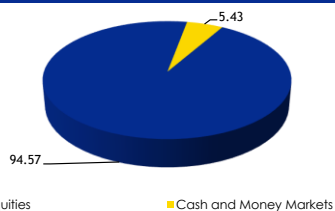
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	

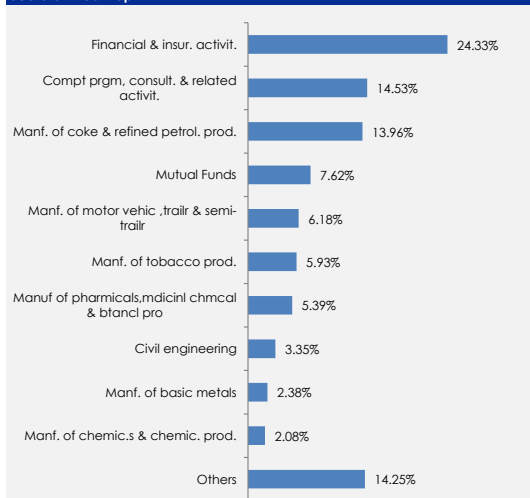
Security Name **Net Asset (%)**

Equities	94.57%
Reliance Industries Ltd.	9.79%
Kotak Mahindra Mutual Fund	7.62%
Infosys Ltd.	6.41%
ITC Ltd.	5.93%
HDFC Bank Ltd.	5.89%
Housing Development Finance Corporation Ltd.	5.49%
Tata Consultancy Services Ltd.	4.83%
Larsen & Toubro Ltd.	3.13%
ICICI Bank Ltd.	3.11%
Sun Pharmaceuticals Industries Ltd.	2.78%
Others	39.59%
Cash and Money Markets	5.43%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is 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.

Life Unit Linked
Index Fund-II

ULIF02008/01/2010LIFINDX-II122
 September 2018



Fund Details

Investment Objective: To generate returns in line with the stock market index - NIFTY 50.
 The risk profile for this fund is High

NAV as on September 30, 2018:	20.2718
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.32%	7.74%	11.14%	12.24%	10.86%	8.43%
Benchmark**	-6.42%	8.08%	11.67%	12.66%	11.19%	8.77%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	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	89.97
Debt	1.29
Total	91.26

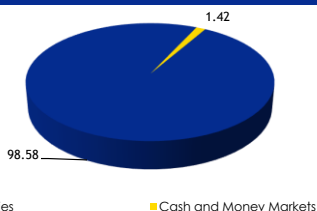
Modified Duration³

Security Type	Duration
Fixed Income Investments	

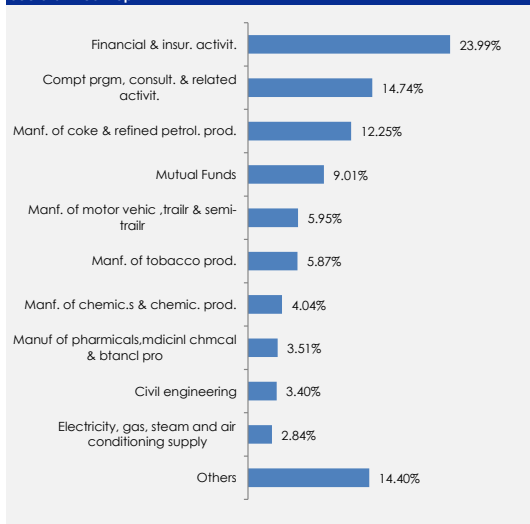
Security Name **Net Asset (%)**

Equities	98.58%
Reliance Industries Ltd.	9.77%
Kotak Mahindra Mutual Fund	9.01%
Infosys Ltd.	6.39%
HDFC Bank Ltd.	6.05%
ITC Ltd.	5.87%
Housing Development Finance Corporation Ltd.	5.55%
Tata Consultancy Services Ltd.	4.87%
Larsen & Toubro Ltd.	3.40%
ICICI Bank Ltd.	2.95%
Maruti Suzuki India Ltd.	2.52%
Others	42.20%
Cash and Money Markets	1.42%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is 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.

Life Unit Linked
Discontinued Policy Fund

ULIF03127/01/2011LIDISPLCY122

September 2018



Fund Details

Investment Objective: The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time.

The risk profile for this fund is Low

NAV as on September 30, 2018:	17.1520
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.50%	3.05%	5.98%	5.95%	6.22%	7.28%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	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

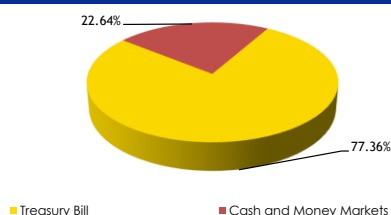
Asset Class	AUM (In Cr.)
Equity	0.00
Debt	166.71
Total	166.71

Modified Duration[#]

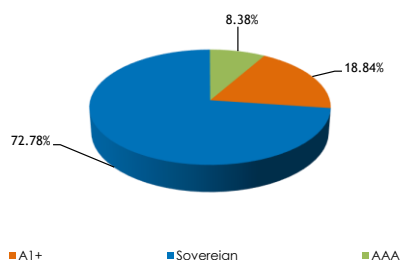
Security Type	Duration
Fixed Income Investments	0.48

Security Name	Net Asset (%)
Treasury Bill	77.36%
364 Days Treasury Bill 2019	18.87%
364 Days Treasury Bill 2019	17.10%
364 Days Treasury Bill 2019	15.48%
364 Days Treasury Bill 2018	6.96%
364 Days Treasury Bill 2019	5.76%
364 Days Treasury Bill 2019	5.64%
364 Days Treasury Bill 2019	5.27%
364 Days Treasury Bill 2019	2.28%
Cash and Money Markets	22.64%
Portfolio Total	100.00%

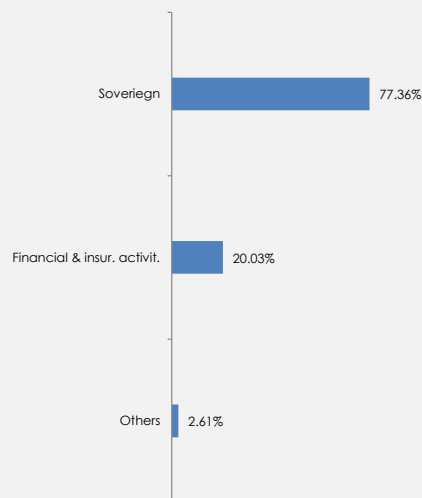
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

[#]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.

Pension Unit Linked
Pension Secure Fund

ULIF00803/03/2005PNSNSECURE122

September 2018



Fund Details

Investment Objective: The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions. The risk profile for this fund is Low

NAV as on September 30, 2018:	26.2822
Inception Date:	03-Mar-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	-1.18%	0.39%	1.17%	4.82%	6.86%	8.10%
Benchmark**	-1.24%	1.13%	2.23%	5.50%	7.35%	7.73%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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

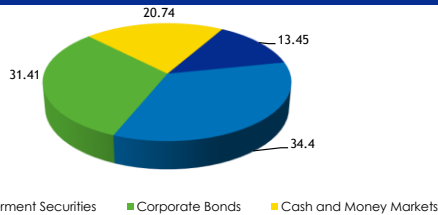
Asset Class	AUM (in Cr.)
Equity	6.61
Debt	42.60
Total	49.22

Modified Duration[§]

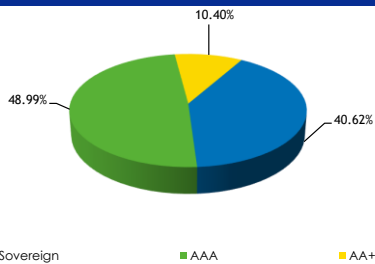
Security Type	Duration
Fixed Income Investments	4.69

Security Name	Net Asset (%)
Equities 13.45%	
Reliance Industries Ltd.	1.38%
HDFC Bank Ltd.	1.25%
Infosys Ltd.	1.07%
Housing Development Finance Corporation Ltd.	0.80%
ITC Ltd.	0.79%
Tata Consultancy Services Ltd.	0.65%
ICICI Bank Ltd.	0.57%
Axis Bank Ltd.	0.44%
Larsen & Toubro Ltd.	0.42%
Sun Pharmaceuticals Industries Ltd.	0.40%
Others	5.68%
Government Securities 34.40%	
8.83% GOI 2041	9.14%
6.57% GOI 2033	9%
6.05% GS 02-02-2019	5.41%
7.28% GOI 2019	4.26%
7.17% GOI 2028	2.90%
6.84% GOI 2022	2.45%
7.16% GOI 2023	0.96%
8.08% GOI 2022	0.28%
Corporate Bonds 31.41%	
Mahindra & Mahindra Ltd.	3.48%
Indiabulls Housing Finance Ltd.	2.96%
Reliance Capital Ltd.	2.94%
Housing Development Finance Corporation Ltd.	2.86%
Adani Ports and Special Economic Zone Ltd.	2.86%
LIC Housing Finance Ltd.	2.62%
10.25% SPTL 22-08-2021 (RGTIL)	2.52%
L&T Infra Debt Fund Ltd.	2.45%
Power Finance Corporation Ltd.	2.44%
L&T Finance Corporation Ltd	1.97%
Others	4.31%
Cash and Money Markets 20.74%	
Portfolio Total	100.00%

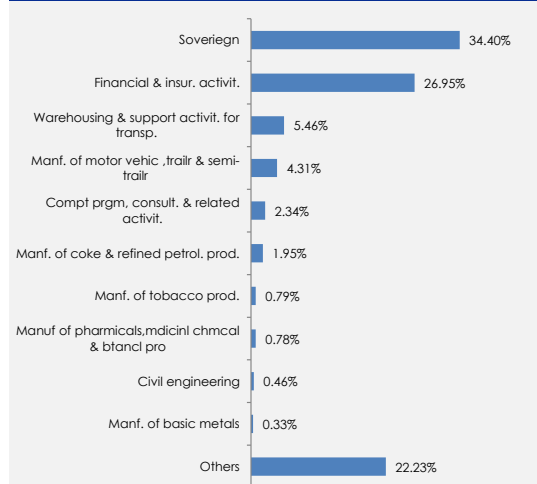
Asset Mix



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.

Pension Unit Linked
Pension Protector Fund

ULIF01408/02/2008PNSPROTECT122
 September 2018



Fund Details

Investment Objective: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on September 30, 2018:	21.7303
Inception Date:	08-Feb-08
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.39%	0.18%	0.89%	4.51%	6.71%	7.56%
Benchmark**	-1.24%	1.13%	2.23%	5.50%	7.35%	7.18%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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	2.65
Debt	17.13
Total	19.79

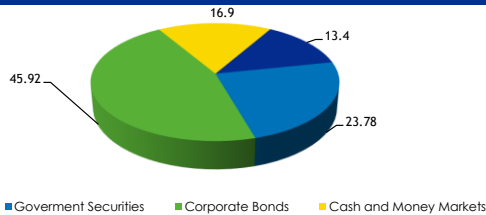
Modified Duration³

Security Type	Duration
Fixed Income Investments	4.75

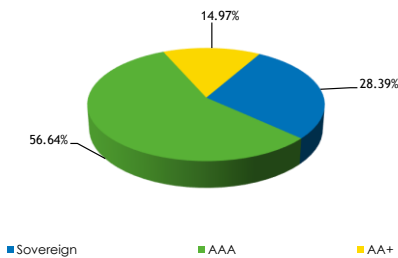
Security Name **Net Asset (%)**

Equities		13.40%
Reliance Industries Ltd.		1.30%
HDFC Bank Ltd.		1.25%
Infosys Ltd.		1.07%
Housing Development Finance Corporation Ltd.		0.80%
ITC Ltd.		0.74%
Tata Consultancy Services Ltd.		0.65%
ICICI Bank Ltd.		0.57%
Sun Pharmaceuticals Industries Ltd.		0.44%
Axis Bank Ltd.		0.44%
Larsen & Toubro Ltd.		0.40%
Others		5.74%
Government Securities		23.78%
8.83% GOI 2041		9.61%
6.57% GOI 2033		7.21%
7.28% GOI 2019		4.34%
6.05% GS 02-02-2019		2.32%
8.08% GOI 2022		0.30%
Corporate Bonds		45.92%
Mahindra & Mahindra Ltd.		7.03%
Housing Development Finance Corporation Ltd.		5.58%
Adani Ports and Special Economic Zone Ltd.		4.57%
Reliance Capital Ltd.		2.93%
Indian Railway Finance Corporation Ltd.		2.58%
Power Finance Corporation Ltd.		2.53%
L&T Finance Corporation Ltd		2.45%
L&T Infra Debt Fund Ltd.		2.44%
Dewan Housing Finance Corporation Ltd.		2.03%
LIC Housing Finance Ltd.		1.98%
Others		11.80%
Cash and Money Markets		16.90%
Portfolio Total		100.00%

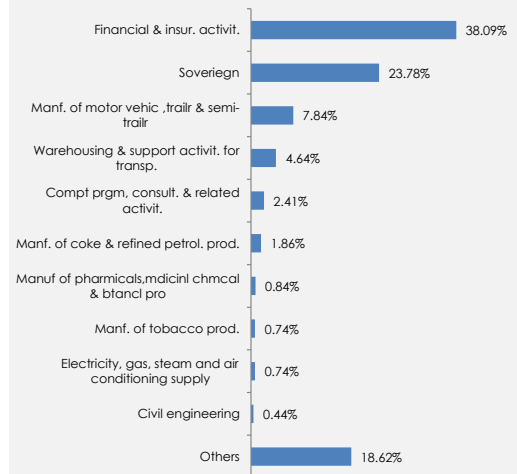
Asset Mix



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

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.

Pension Unit Linked
Pension Balanced Fund

ULIF00311/02/2003PNSBALANCE122
 September 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on September 30, 2018:	51.7873
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.50%	1.93%	3.09%	6.11%	7.74%	11.63%
Benchmark**	-2.48%	2.76%	4.45%	7.22%	8.34%	9.82%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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	16.28
Debt	35.25
Total	51.52

Modified Duration³

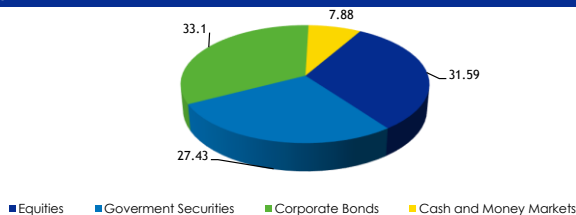
Security Type	Duration
Fixed Income Investments	4.93

Security Name

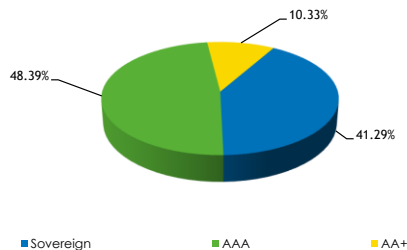
Net Asset (%)

Equities	31.59%
Reliance Industries Ltd.	3.18%
HDFC Bank Ltd.	2.93%
Infosys Ltd.	2.52%
Housing Development Finance Corporation Ltd.	1.88%
ITC Ltd.	1.83%
Tata Consultancy Services Ltd.	1.54%
ICICI Bank Ltd.	1.37%
Axis Bank Ltd.	1.03%
Larsen & Toubro Ltd.	0.98%
Sun Pharmaceuticals Industries Ltd.	0.96%
Others	13.37%
Government Securities	27.43%
8.83% GOI 2041	7.54%
7.28% GOI 2019	6.68%
6.57% GOI 2033	5.52%
6.84% GOI 2022	3.14%
7.16% GOI 2023	2.25%
6.05% GS 02-02-2019	2.07%
8.08% GOI 2022	0.23%
Corporate Bonds	33.10%
Mahindra & Mahindra Ltd.	5.60%
Indiabulls Housing Finance Ltd.	3.39%
Housing Development Finance Corporation Ltd.	2.92%
10.25% SPTL 22-08-2021(RGITL)	2.81%
Reliance Capital Ltd.	2.62%
Power Grid Corporation of India Ltd.	2.43%
Food Corporation of India	2.20%
LIC Housing Finance Ltd.	1.96%
Power Finance Corporation Ltd.	1.94%
Adani Ports and Special Economic Zone Ltd.	1.56%
Others	5.67%
Cash and Money Markets	7.88%
Portfolio Total	100.00%

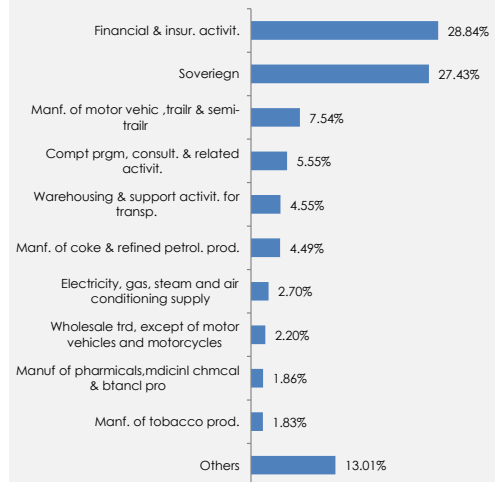
Asset Mix



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.

Pension Unit Linked
Pension Growth Fund

ULIF00703/03/2005PNSNGROWTH122

September 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on September 30, 2018:	34.4983
Inception Date:	03-Mar-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	-3.52%	3.70%	5.13%	7.74%	8.74%	10.30%
Benchmark**	-3.70%	4.39%	6.67%	8.93%	9.28%	10.22%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	20.00%	60.00%
Government and other Debt Securities	20.00%	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	33.87
Debt	32.85
Total	66.71

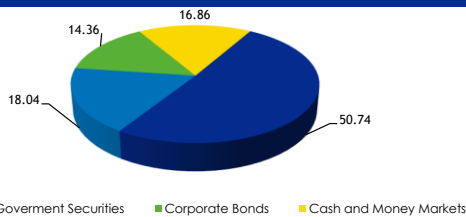
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.31

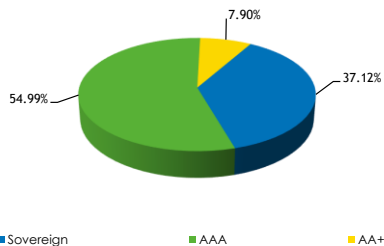
Security Name **Net Asset (%)**

Equities	50.74%
Reliance Industries Ltd.	4.82%
Infosys Ltd.	4.04%
Kotak Mahindra Mutual Fund	3.77%
ITC Ltd.	3.03%
Housing Development Finance Corporation Ltd.	3.01%
HDFC Bank Ltd.	2.71%
Tata Consultancy Services Ltd.	2.46%
Larsen & Toubro Ltd.	1.60%
ICICI Bank Ltd.	1.47%
Sun Pharmaceuticals Industries Ltd.	1.47%
Others	22.36%
Government Securities	18.04%
8.83% GOI 2041	5.26%
6.57% GOI 2033	4.94%
6.05% GS 02-02-2019	3.15%
7.17% GOI 2028	2.89%
8.3% GOI 2040	1.35%
8.4% GOI 2024	0.30%
8.08% GOI 2022	0.15%
Corporate Bonds	14.36%
LIC Housing Finance Ltd.	1.79%
Housing Development Finance Corporation Ltd.	1.66%
Indiabulls Housing Finance Ltd.	1.31%
Power Finance Corporation Ltd.	1.20%
Reliance Capital Ltd.	1.16%
L&T Fincance Corporation Ltd	1.09%
L&T Infra Debt Fund Ltd.	1.09%
Adani Ports and Special Economic Zone Ltd.	1.06%
Shriram Transport Finance Co. Ltd.	0.74%
L&T Infra Debt Fund Ltd.	0.73%
Others	2.53%
Cash and Money Markets	16.86%
Portfolio Total	100.00%

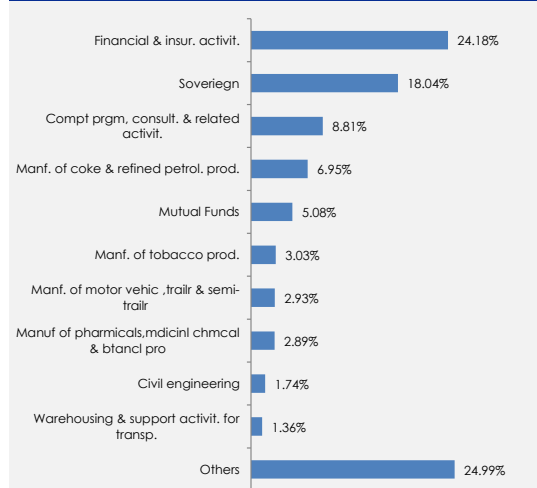
Asset Mix



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.

Pension Unit Linked
Pension Index Fund

ULIF01122/01/2008PNSNINDEXF122
 September 2018



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50
 The risk profile for this fund is High

NAV as on September 30,2018:	22.8193
Inception Date:	22-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.28%	8.25%	11.91%	12.96%	11.48%	8.06%
Benchmark**	-6.42%	8.08%	11.67%	12.66%	11.19%	7.79%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	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

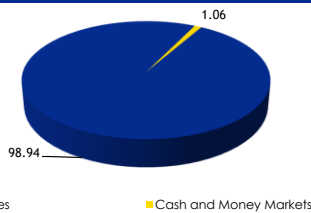
Asset Class	AUM (in Cr.)
Equity	128.62
Debt	1.40
Total	130.02

Modified Duration[§]

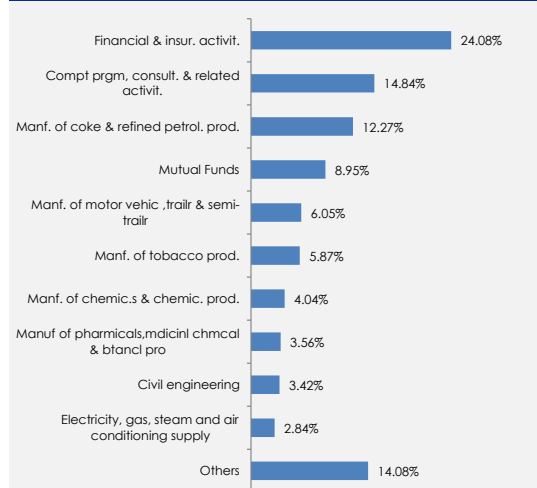
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	98.94%
Reliance Industries Ltd.	9.76%
Kotak Mahindra Mutual Fund	8.95%
Infosys Ltd.	6.39%
HDFC Bank Ltd.	6.13%
ITC Ltd.	5.87%
Housing Development Finance Corporation Ltd.	5.54%
Tata Consultancy Services Ltd.	4.94%
Larsen & Toubro Ltd.	3.42%
ICICI Bank Ltd.	2.95%
Maruti Suzuki India Ltd.	2.59%
Others	42.40%
Cash and Money Markets	1.06%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is 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.

Pension Unit Linked
Pension Infrastructure Fund

ULIF02525/01/2010PNSNINFRAF122
 September 2018



Fund Details

Investment Objective: This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

NAV as on September 30,2018:	11.2049
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-10.53%	-16.06%	-13.91%	1.34%	4.84%	1.32%
Benchmark**	-9.79%	-10.86%	-8.58%	3.07%	1.65%	-1.85%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	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	6.01
Debt	0.59
Total	6.60

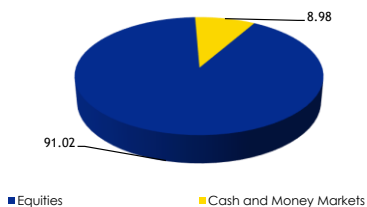
Modified Duration³

Security Type	Duration
Fixed Income Investments	

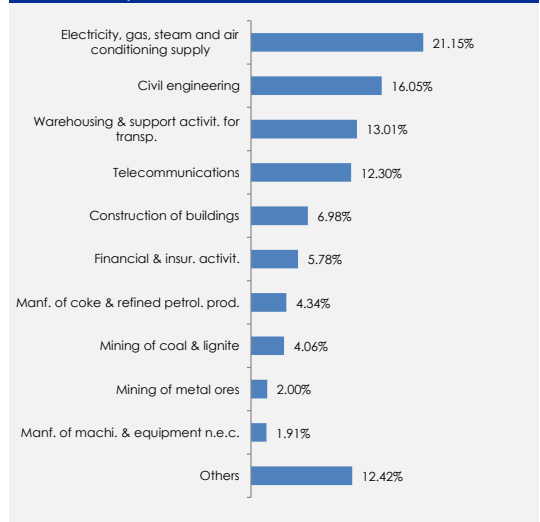
Security Name **Net Asset (%)**

Equities	91.02%
NTPC Ltd.	9.69%
Bharti Airtel Ltd.	9.13%
Larsen & Toubro Ltd.	8.87%
Adani Ports and Special Economic Zone Ltd.	7.61%
Power Grid Corporation of India Ltd.	6.20%
Tata Power Co. Ltd.	4.35%
Hindustan Petroleum Corporation Ltd.	4.34%
Coal India Ltd.	4.06%
Container Corporation Of India Ltd.	4.01%
Ahluwalia Contracts Ltd.	3.58%
Others	29.18%
Cash and Money Markets	8.98%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is Nifty Infrastructure

#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.

Pension Unit Linked
Pension PSU Fund

ULIF02725/01/2010PNSNPSUFND122
 September 2018



Fund Details

Investment Objective: This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on September 30, 2018:	13.1677
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.93%	-7.22%	-10.86%	3.14%	8.41%	3.22%
Benchmark**	-9.31%	-8.77%	-13.83%	-1.97%	2.32%	-3.44%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	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	14.97
Debt	0.37
Total	15.34

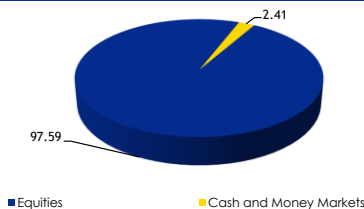
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	

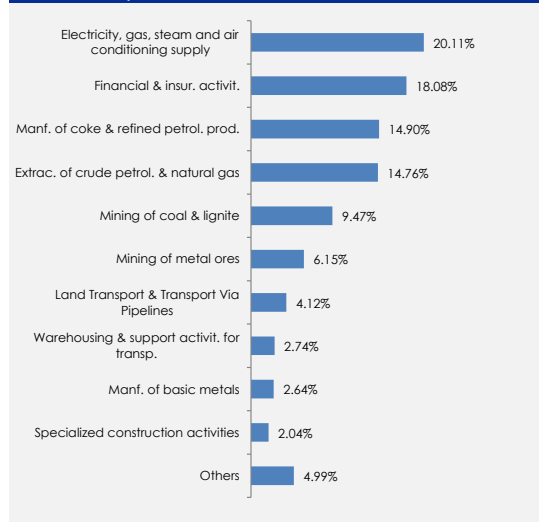
Security Name **Net Asset (%)**

Equities		97.59%
Coal India Ltd.		9.47%
State Bank of India		9.09%
Oil & Natural Gas Corpn Ltd.		8.62%
Hindustan Petroleum Corporation Ltd.		8.16%
NTPC Ltd.		7.59%
Gail (India) Ltd.		6.82%
National Mineral Development Corporation Ltd.		6.15%
Oil India Ltd.		6.14%
Bharat Petroleum Corporation Ltd.		5.23%
Gujarat State Petronet Ltd.		4.12%
Others		26.20%
Cash and Money Markets		2.41%
Portfolio Total		100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is BSE PSU 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: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on September 30, 2018:	18.9693
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.50%	-0.25%	0.26%	3.89%	5.99%	7.65%
Benchmark**	-1.24%	1.13%	2.23%	5.50%	7.35%	7.98%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	80.00%	100.00%
Equity	0.00%	20.00%

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	0.57
Debt	3.72
Total	4.29

Modified Duration[#]

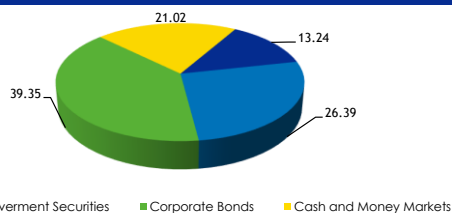
Security Type	Duration
Fixed Income Investments	4.96

Security Name

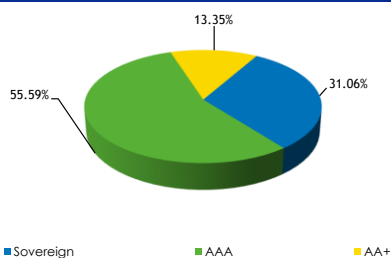
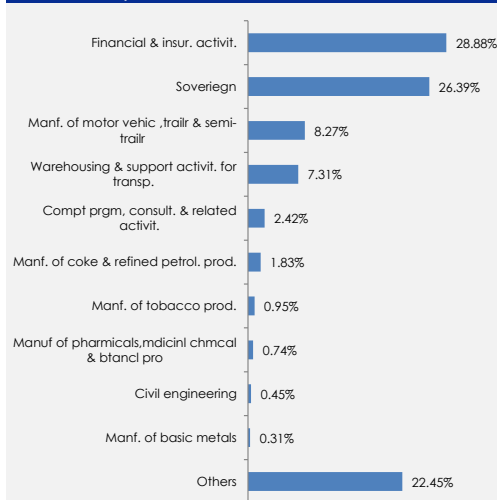
Net Asset (%)

Equities	13.24%
Reliance Industries Ltd.	1.28%
HDFC Bank Ltd.	1.23%
Infosys Ltd.	1.05%
ITC Ltd.	0.95%
Housing Development Finance Corporation Ltd.	0.79%
Tata Consultancy Services Ltd.	0.64%
ICICI Bank Ltd.	0.53%
Axis Bank Ltd.	0.43%
Larsen & Toubro Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.39%
Others	5.54%
Government Securities	26.39%
8.83% GOI 2041	10.54%
6.57% GOI 2033	7.17%
8.79% Gujarat SDL 2022	5.88%
6.05% GS 02-02-2019	2.57%
8.08% GOI 2022	0.23%
Corporate Bonds	39.35%
Mahindra & Mahindra Ltd.	7.49%
10.25% SPTL 22-08-2021 (RGTIL)	7.24%
Reliance Capital Ltd.	6.75%
L&T Infra Debt Fund Ltd.	5.63%
Dewan Housing Finance Corporation Ltd.	4.69%
Shriram Transport Finance Co. Ltd.	2.30%
Capital First Ltd	2.29%
Indiabulls Housing Finance Ltd.	2.26%
Indiabulls Housing Finance Ltd.	0.70%
Cash and Money Markets	21.02%
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: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on September 30, 2018:	19.0849
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.48%	1.83%	2.75%	5.87%	7.60%	7.73%
Benchmark**	-2.48%	2.76%	4.45%	7.22%	8.34%	8.57%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	55.00%	100.00%
Equity	0.00%	45.00%

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

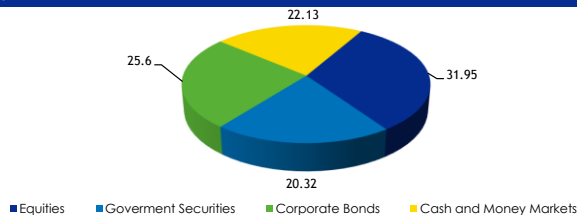
Asset Class	AUM (in Cr.)
Equity	3.37
Debt	7.18
Total	10.55

Modified Duration³

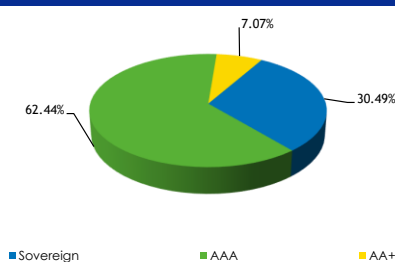
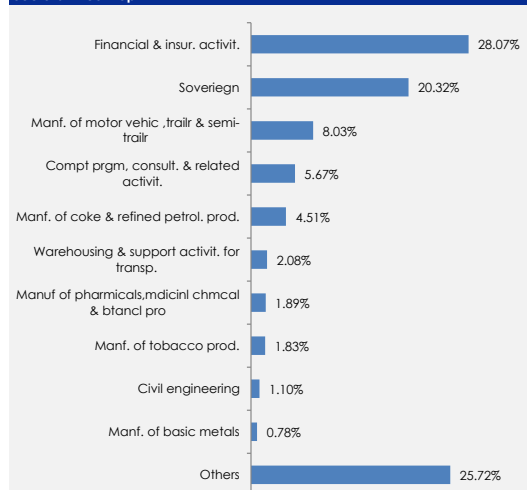
Security Type	Duration
Fixed Income Investments	4.62

Security Name	Net Asset (%)
Equities 31.95%	
Reliance Industries Ltd.	3.18%
HDFC Bank Ltd.	2.96%
Infosys Ltd.	2.55%
Housing Development Finance Corporation Ltd.	1.90%
IITC Ltd.	1.83%
Tata Consultancy Services Ltd.	1.55%
ICICI Bank Ltd.	1.36%
Axis Bank Ltd.	1.04%
Sun Pharmaceuticals Industries Ltd.	0.99%
Larsen & Toubro Ltd.	0.99%
Others	13.60%
Government Securities 20.32%	
8.83% GOI 2041	7.67%
6.57% GOI 2033	6.39%
6.05% GS 02-02-2019	2.70%
8.79% Gujarat SDL 2022	2.39%
7.17% GOI 2028	0.98%
8.08% GOI 2022	0.19%
Corporate Bonds 25.60%	
Mahindra & Mahindra Ltd.	6.08%
Indiabulls Housing Finance Ltd.	3.68%
Housing Development Finance Corporation Ltd.	2.85%
LIC Housing Finance Ltd.	2.82%
L&T Infra Debt Fund Ltd.	2.31%
Adani Ports and Special Economic Zone Ltd.	1.91%
Power Finance Corporation Ltd.	1.90%
Dewan Housing Finance Corporation Ltd.	0.95%
Capital First Ltd	0.94%
Shriram Transport Finance Co. Ltd.	0.94%
Others	1.22%
Cash and Money Markets 22.13%	
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

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.

Pension Unit Linked
Pension Growth Fund-II

ULIF02425/01/2010PNGROWT-II122
 September 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on September 30, 2018:	21.3751
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.79%	3.46%	4.80%	7.74%	8.68%	9.14%
Benchmark**	-3.70%	4.39%	6.67%	8.93%	9.28%	8.88%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	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	6.40
Debt	5.88
Total	12.27

Modified Duration³

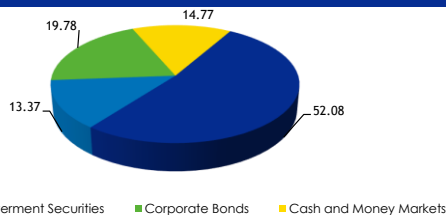
Security Type	Duration
Fixed Income Investments	4.71

Security Name

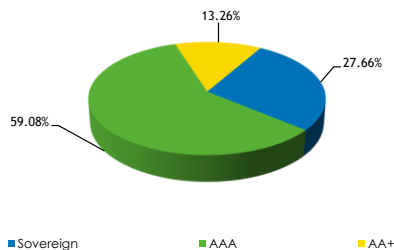
Net Asset (%)

Equities	52.08%
Reliance Industries Ltd.	5.06%
Infosys Ltd.	4.13%
Kotak Mahindra Mutual Fund	3.99%
Housing Development Finance Corporation Ltd.	3.09%
ITC Ltd.	2.90%
HDFC Bank Ltd.	2.78%
Tata Consultancy Services Ltd.	2.52%
Larsen & Toubro Ltd.	1.59%
Sun Pharmaceuticals Industries Ltd.	1.56%
ICICI Bank Ltd.	1.45%
Others	23.01%
Government Securities	13.37%
8.83% GOI 2041	5.48%
6.57% GOI 2033	3.27%
7.16% GOI 2023	1.73%
6.05% GS 02-02-2019	1.50%
8.27% GOI 2020	1.23%
8.08% GOI 2022	0.16%
Corporate Bonds	19.78%
Mahindra & Mahindra Ltd.	5.23%
Indiabulls Housing Finance Ltd.	2.37%
Reliance Capital Ltd.	2.36%
L&T Fincance Corporation Ltd	1.98%
L&T Infra Debt Fund Ltd.	1.98%
Adani Ports and Special Economic Zone Ltd.	1.64%
10.25% SPTL 22-08-2021 (RGTL)	0.84%
Dewan Housing Finance Corporation Ltd.	0.82%
Capital First Ltd	0.80%
Capital First Ltd	0.80%
Others	0.96%
Cash and Money Markets	14.77%
Portfolio Total	100.00%

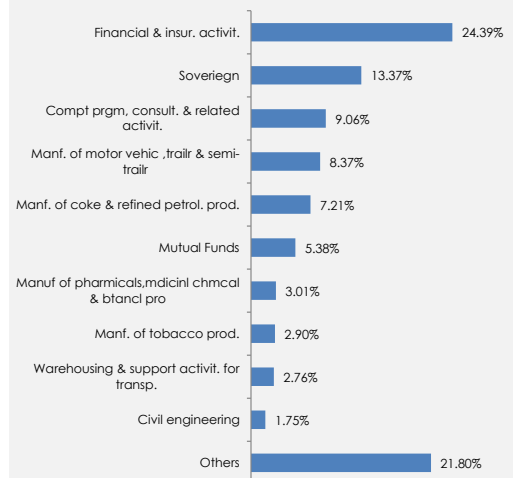
Asset Mix



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.

Pension Unit Linked
Pension Index Fund-II

ULIF02625/01/2010PNINDEX-II122
 September 2018



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

NAV as on September 30,2018:	22.3084
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.18%	7.97%	11.46%	12.76%	11.32%	9.68%
Benchmark**	-6.42%	8.08%	11.67%	12.66%	11.19%	9.40%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	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

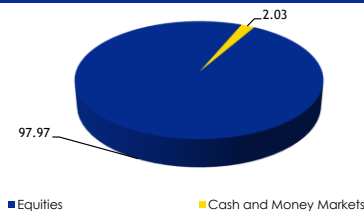
Asset Class	AUM (in Cr.)
Equity	28.57
Debt	0.60
Total	29.17

Modified Duration⁵

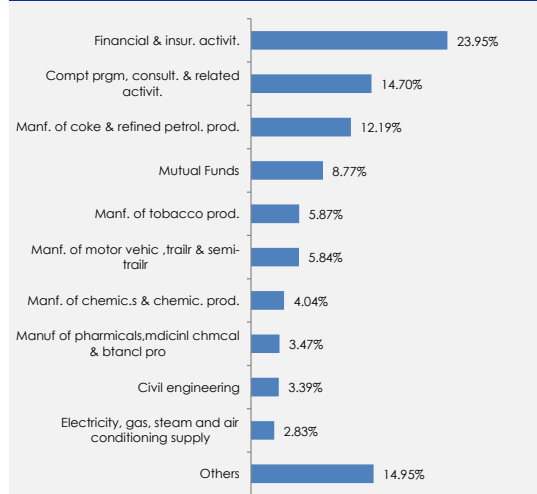
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	97.97%
Reliance Industries Ltd.	9.76%
Kotak Mahindra Mutual Fund	8.77%
Infosys Ltd.	6.39%
HDFC Bank Ltd.	6.03%
ITC Ltd.	5.87%
Housing Development Finance Corporation Ltd.	5.54%
Tata Consultancy Services Ltd.	4.86%
Larsen & Toubro Ltd.	3.39%
ICICI Bank Ltd.	2.95%
Maruti Suzuki India Ltd.	2.43%
Others	41.98%
Cash and Money Markets	2.03%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is 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.

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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 <p>NEFT</p>	<p>Make payments through Net Banking or by submitting the NEFT form to the bank.</p>	 <p>Axis Bank</p>	<p>Pay your Premium at any of the Axis Bank Branches.</p>
 <p>Credit Card</p>	<p>Pay your premium online using your Visa or MasterCard Credit Card.</p>	 <p>Free Cheque pick-up</p>	<p>Avail this facility if your premium amount is above ₹ 5,000.</p>
 <p>ECS</p>	<p>Give ECS instructions to your bank account and make premium payments.</p>	 <p>IVR</p>	<p>Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-103-7766</p>

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CAGR- Compounded Annualised Growth Rate

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