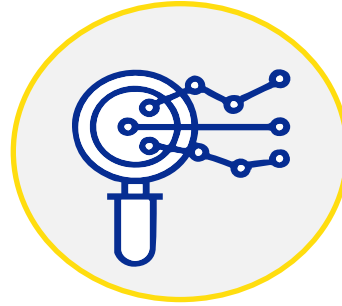


Aviva Investor

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.



MARKET REVIEW (Equity and Fixed Income Outlook)

Fund Performance

Life unit Linked Bond Fund	Life unit Linked Index Fund	Life unit Linked Protector Fund II	Pension unit Linked Secure Fund	Pension unit Linked PSU Fund
Life unit Linked Secure Fund	Life unit Linked PSU Fund	Life unit Linked Balanced Fund II	Pension unit Linked Protector Fund	Pension unit Linked Protector Fund II
Life unit Linked Protector Fund	Life unit Linked Infra Fund	Life unit Linked Growth Fund II	Pension unit Linked Balanced Fund	Pension unit Linked Balanced Fund II
Life unit Linked Balanced Fund	Life unit Linked Wealth Builder Fund	Life unit Linked Enhancer Fund II	Pension unit Linked Growth Fund	Pension unit Linked Growth Fund II
Life unit Linked Growth Fund	Life unit Linked Dynamic PE Fund	Life unit Linked Index II Fund	Pension unit Linked Index Fund	Pension unit Linked Index Fund II
Life unit Linked Enhancer Fund	Life unit Linked Bond Fund II	Life unit Linked Discontinued Policy Fund	Pension unit Linked Infra Fund	

Disclaimer/Disclosure

Aviva Life Insurance Company India Limited Aviva Towers ,Sector road,Opp.Golf Course, DLF Phase-V,Sector 43,Gurgaon,Haryana-122 003 Tel:+91(0)1242709000-

Equity Commentary:

Nifty gained 3.7% during Feb 2017, mainly led by post budget optimism as well as global cues.

The Union Budget unveiled in the month stressed on rural & social sector spending apart from adhering to the fiscal consolidation path. Markets reacted positively to the Union Budget. The budget has made prudent assumptions for tax growth, and built in slight slippage in fiscal deficit to 3.2% to fund infrastructure projects, affordable housing, and policies for uplifting rural and agricultural economy. In addition, the Govt also announced personal income tax cuts in the Rs2.5-5 lakh annual income category. As the Budget did not include any negative measures on long term capital gains taxation and foreign portfolio inflows, it improved market sentiments. The corporate earnings for Q3FY2017 were healthy and did not see any material impact of demonetization. Infact the results were significantly better than the expectations post demonetization. RBI negatively surprised the markets by keeping policy rates on hold, against consensus expectations. It also unexpectedly shifted its stance to neutral from accommodative indicating upside inflationary risks accompanied by some scope of transmission of earlier policy rate cuts. CPI inflation for Jan 2017 positively surprised at 3.17% YoY from 3.4% in Dec, driven by lower food inflation. However, Core CPI inflation at 5.1% was higher than the December print of 4.9%. Also, WPI for January also negatively surprised and jumped to 5.25% YoY (Previous: 3.39%), led by a sharp pickup in fuel and manufactured prices. The MPC minutes suggested that the RBI will stay on an extended pause for now, led by risks from sticky core inflation and global factors.

Global markets continued to rally though the month, with the US markets scaling up to fresh life highs. China manufacturing PMI for Jan 2017 came in line with expectations at 51.3. China's Caixin Manufacturing PMI dropped MoM to 51. India's Nikkei Market manufacturing PMI also improved to 50.4 MoM for Jan 2017. European PMI continued to improve to 55.2, the best since April 2011.

Outlook

The near term negative effects of demonetization will continue to hurt growth for a few more months while the longer term benefits will take time to evolve. Moreover concerns on sustainability of recovery in US and China will continue to impact investor sentiments globally and drive the market volatility in near term. US Federal Reserve meeting slated in March will provide the directions on path of rate hikes in USA and the implications for global currency/financial/commodity markets. Indian equity markets too will move in sync with global equity markets in the short term. However, over the medium to long term, Indian economic growth and corporate earnings will drive Indian markets more than global issues.

Going ahead, there are sufficient catalysts for domestic economy to gain momentum and potential for a further uptrend in the equity markets

1) The budget will be passed in March and hence the spending by Government will kick start from April itself unlike previous years where spend started in June.

2) The Government plans to ramp up rural spending to alleviate the distress in rural economy. This combined with the thrust on infrastructure spends and expectations of normal monsoons can lead to a boost in rural consumption spends.

3) Domestic markets have seen earnings downgrade over the last two years. Overall business fundamentals have improved over the past year and we expect healthy earnings growth in Fy18 & FY19, partly aided by a favourable base

4) The outlook regarding rate hikes in the US will be clearer post March meeting and any signal of US Federal Reserve adopting a moderate stance can be a positive for markets.

5) Global Central banks viz, ECB and BoJ continue to pump in fresh liquidity via their respective asset purchase programs which is expected to revive growth and also maintain liquidity in markets.

Fixed Income Outlook:

The Reserve Bank of India (RBI) in Sixth Bi-monthly Monetary Policy Statement for FY 2016-17, maintained status quo on policy rate front with no change in repo (6.25%)/reverse repo (5.75%)/MSF (6.75%), given the objective of achieving consumer price index (CPI) inflation at 5 per cent by Q4 of 2016-17 and the medium-term target of 4 per cent within a band of +/- 2 per cent, while supporting growth. However, with banks flushed with liquidity and already cutting rates and growth taking hit because of demonization, RBI maintaining status quo in the policy and turning hawkish has again surprised the market negatively. RBI has further changed its stance to neutral from accommodative.

On Domestic Macro data front, headline CPI inflation decelerated to 3.17% YoY in Jan from 3.41% YoY in Dec - the lowest in 5 years. On a seasonally adjusted sequential basis, the consumer price index rose by 0.4% MoM in Jan vs. a rise of 0.3% last month. Core (non food non fuel & transport communication) CPI inflation moderated in Jan to 5.0%YoY from 5.1%YoY, supported by moderation in health, household goods & services and clothing & footwear prices, with the housing index remaining steady. Transport and Communication index increased to 5.4% YoY in Jan from 4.0% YoY in Dec, pushing non-food non-fuel CPI inflation to a 27-month high of 5.1% in Jan (vs. 5% in Dec).

December IIP came in at -0.4% against 5.7% in the previous month.

Mining grew 5.2%, Manufacturing contracted -2.0%, Electricity grew 6.3%. On use based analysis Cap goods contracted -3.0%, Intermediates contracted -1.2%, Consumer goods contracted -6.8% (durables -10.3%, non durables -5.0%). Consumer goods contraction is mainly due to the adverse impact of demonetization in December.

On Union Budget 2017-18 front, the Government chose to deliver a prudent Budget that builds upon the previous years' fiscal announcements and retains focus on Modi Govt's thrust on infrastructure, skill development and rural economic upliftment.

Considering the GST implementation in near term the budget has not made any significant changes in indirect taxes.

On the medium-term fiscal roadmap, the government said it would accept the recommendations of the Fiscal Responsibility and Budget Management (FRBM) committee. The new roadmap requires the general government debt-to-GDP ratio to be lowered to 60% by 2023 (40% for the centre; 20% for the states) from ~66% in FY16 and the central government fiscal deficit target to be lowered to 3% of GDP in the next three years. The new fiscal roadmap also gives the government an escape clause (allowing a deviation of up to 0.5% of GDP) in case of far reaching structural reforms with unanticipated fiscal implications.

Outlook

Markets to remain on sidelines with positive bias after weak growth and inflation data followed the RBI's shift to a neutral monetary policy stance. We expect CPI to average 4.5%-5% in 2018. The Fed is expected to raise rates by 25 bps in March policy and future rate path guidance would be crucial for global currency and rate markets. Due to ample liquidity post demonetization overnight rates are at the lower end of the policy corridor of 5.75% - 6.25%. Stickiness in core CPI is expected to fall due to the spillover effects of demonetization. Volatility in the yield are here to stay with the prevailing contradicting factors like rising Global yields, falling domestic inflation, ample domestic system liquidity and change of RBI stance in Sixth Bi-monthly Monetary Policy Statement.

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 February 28,2017:	22.4568
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	-2.16%	3.29%	12.58%	8.21%	11.19%	9.33%
Benchmark**	-1.68%	3.38%	11.66%	9.30%	11.34%	7.39%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	5.54
Total	5.54

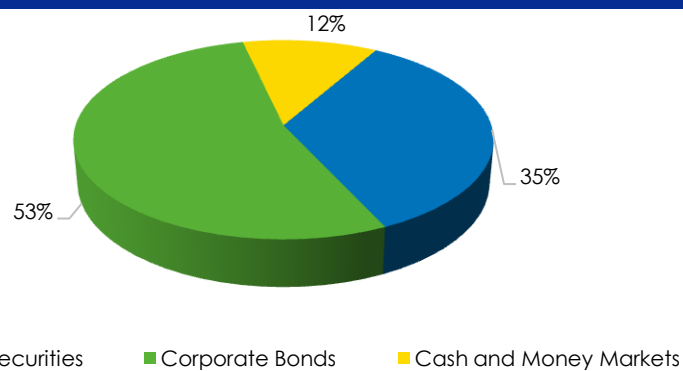
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.59

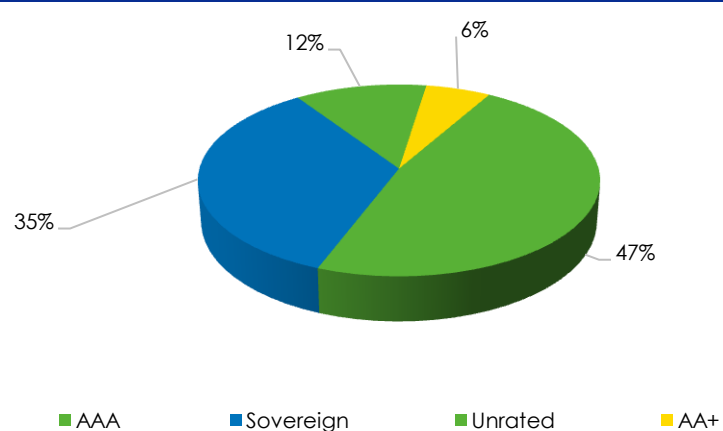
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



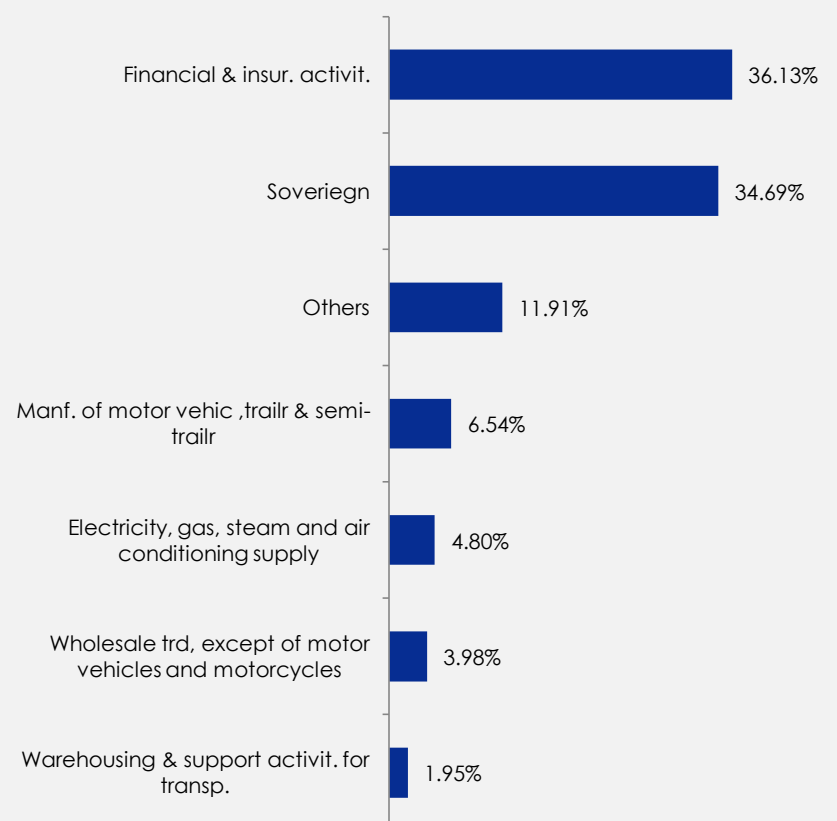
Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Government Securities	34.69%
8.32% GOI 2032	5.81%
8.85% Tamil Nadu SDL 2022	5.78%
8.33% GOI 2036	4.28%
6.84% GOI 2022	4.16%
6.97% GOI 2026	3.45%
7.68% GOI 2023	3.18%
6.79% GOI 2029	2.27%
8.12% GOI 2020	2.27%
6.90% OIL SPL 2026	1.38%
8.13% GOI 2045	1.34%
Others	0.77%
Corporate Bonds	53.40%
L&T Infra Debt Fund Ltd.	9.42%
Housing Development Finance Corporation Ltd.	7.52%
Mahindra & Mahindra Ltd.	6.54%
Tata Sons Ltd.	6.05%
Reliance Capital Ltd.	5.54%
Power Grid Corporation of India Ltd.	4.80%
Food Corporation of India	3.98%
Yes Bank Ltd.	3.92%
Adani Ports and Special Economic Zone Ltd.	1.95%
ICICI Bank Ltd.	1.88%
Others	1.80%
Cash and Money Markets	11.91%
Portfolio Total	100.00%

Sectoral Break-Up§



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

**Benchmark for this fund is CRISIL Composite Bond Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	26.0074
Inception Date:	27-Jan-04
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.05%	2.68%	14.92%	7.25%	11.47%	8.32%
Benchmark**	-0.88%	3.09%	13.98%	7.99%	11.62%	7.44%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	36.70
Debt	193.27
Total	229.97

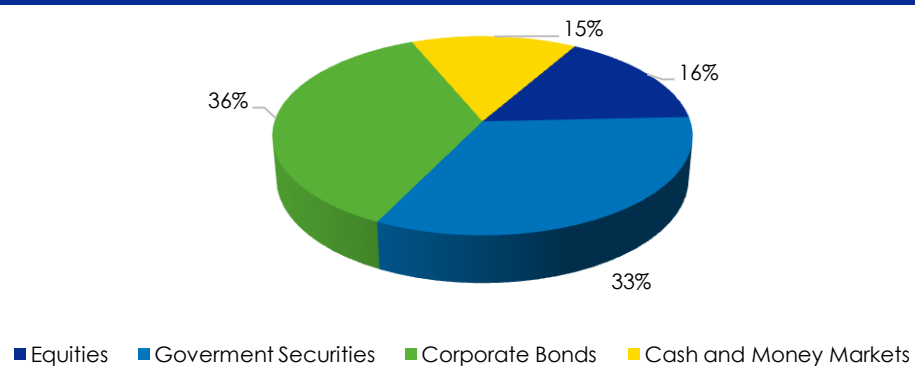
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.71

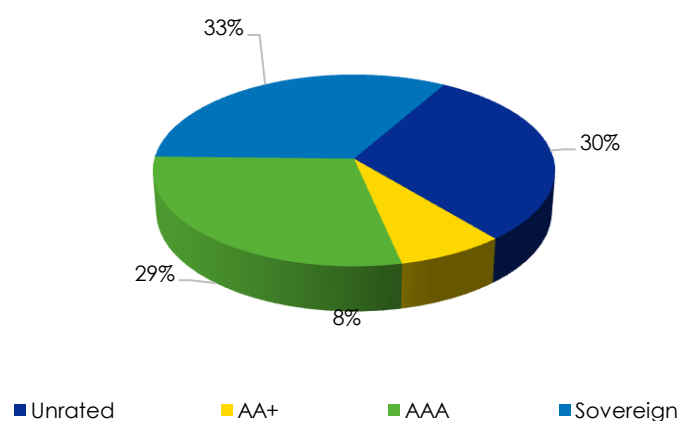
Investment as per Regulatory Category (%)

Approved	99.48%
Other	0.52%

Asset Mix



Rating Profile

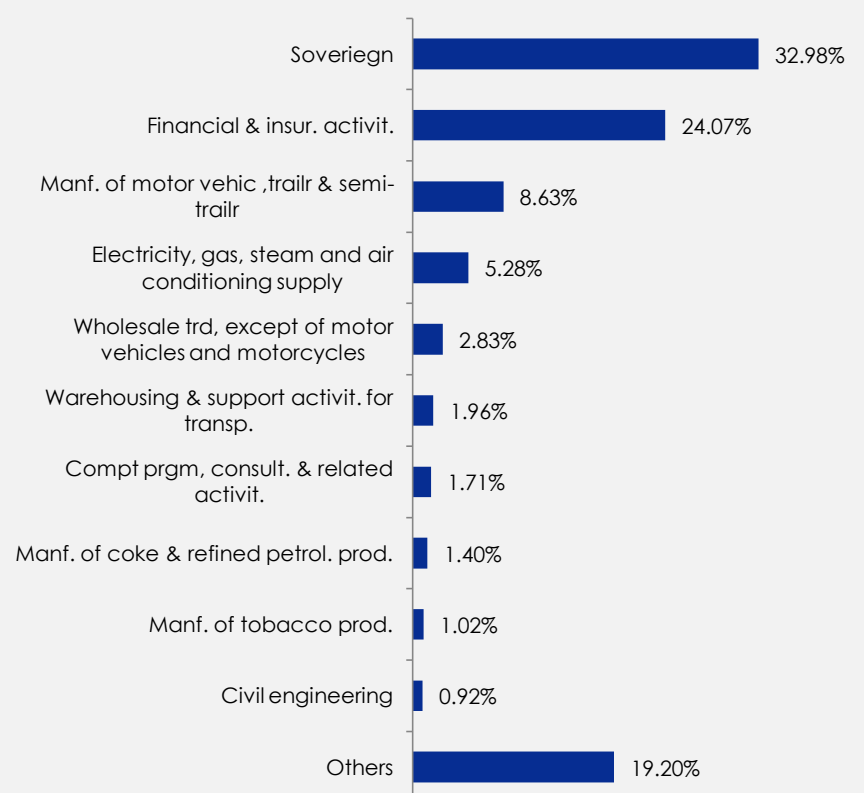


[^]Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	15.94%
HDFC Bank Ltd.	1.23%
Reliance Industries Ltd.	1.06%
ITC Ltd.	1.02%
Infosys Ltd.	1.00%
ICICI Bank Ltd.	0.99%
Larsen & Toubro Ltd.	0.57%
Grasim Industries Ltd.	0.47%
Housing Development Finance Corporation Ltd.	0.44%
State Bank of India	0.43%
Tata Motors Ltd.	0.40%
Others	8.33%
Government Securities	32.99%
6.97% GOI 2026	5.68%
7.68% GOI 2023	5.24%
9.2% GOI 2030	3.98%
8.3% GOI 2040	3.08%
6.84% GOI 2022	3.07%
8.13% GOI 2045	2.40%
6.90% OIL SPL 2026	1.54%
8.12% GOI 2020	1.48%
8.83% GOI 2041	1.47%
8.24% GOI 2033	1.40%
Others	3.65%
Corporate Bonds	36.44%
Mahindra & Mahindra Ltd.	7.77%
Yes Bank Ltd.	5.90%
L&T Infra Debt Fund Ltd.	3.86%
Reliance Gas Transportation Infrastructure Ltd.	2.88%
Food Corporation of India	2.83%
LIC Housing Finance Ltd.	2.33%
Adani Ports and Special Economic Zone Ltd.	1.79%
ICICI Bank Ltd.	1.36%
LIC Housing Finance Ltd.	1.36%
Tata Sons Ltd.	1.19%
Others	5.17%
Cash and Money Markets	14.63%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	22.6865
Inception Date:	11-Jul-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.17%	2.84%	15.28%	7.54%	11.56%	8.00%
Benchmark**	-0.88%	3.09%	13.98%	7.99%	11.62%	8.17%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	7.20
Debt	37.75
Total	44.95

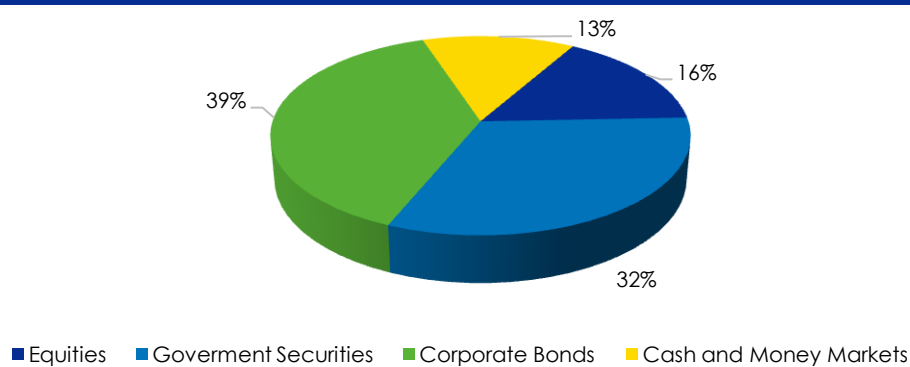
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.70

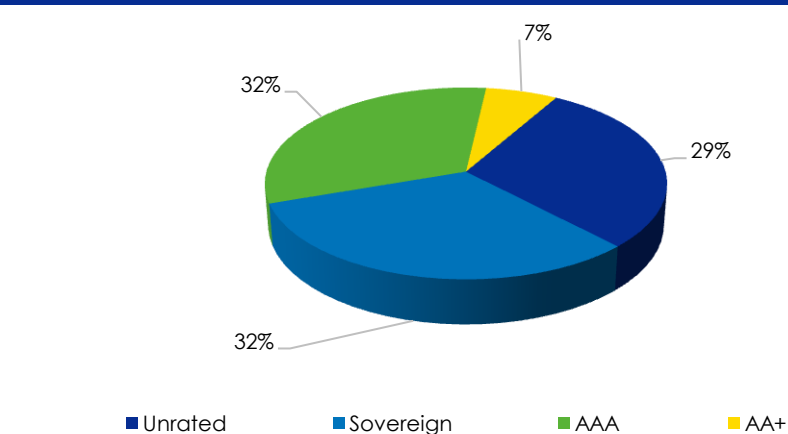
Investment as per Regulatory Category (%)

Approved	99.52%
Other	0.48%

Asset Mix



Rating Profile

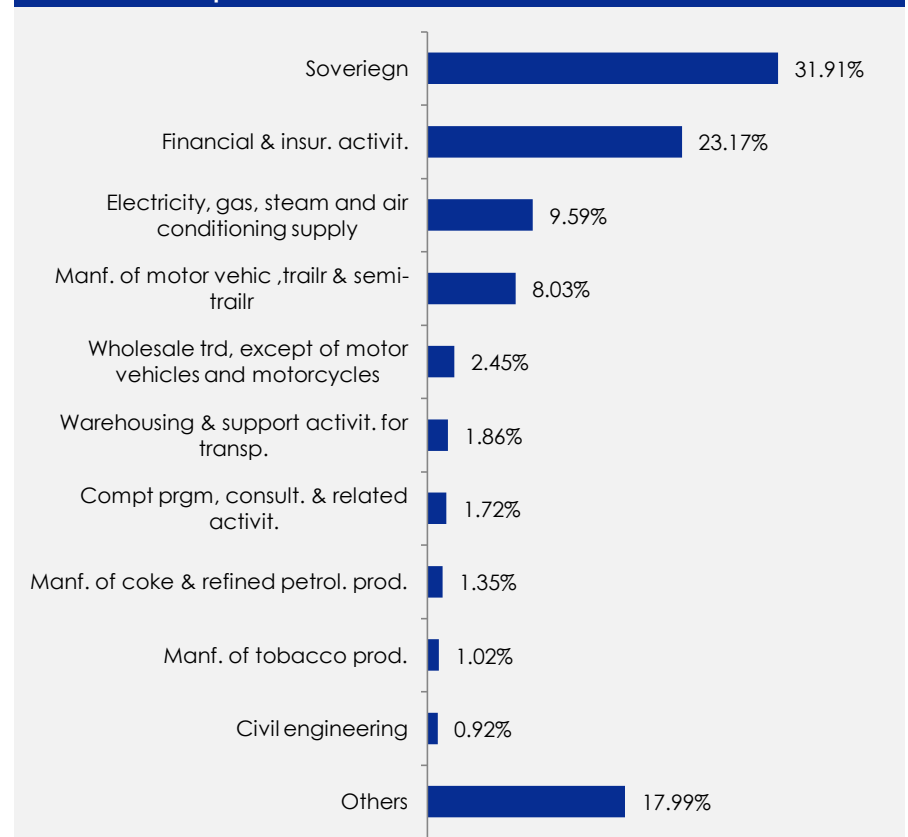


[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	16.03%
HDFC Bank Ltd.	1.23%
ITC Ltd.	1.02%
Infosys Ltd.	1.01%
Reliance Industries Ltd.	1.01%
ICICI Bank Ltd.	0.98%
Larsen & Toubro Ltd.	0.56%
Grasim Industries Ltd.	0.47%
Housing Development Finance Corporation Ltd.	0.44%
State Bank of India	0.43%
Tata Motors Ltd.	0.37%
Others	8.51%
Government Securities	31.92%
6.97% GOI 2026	8.51%
7.68% GOI 2023	4.56%
6.84% GOI 2022	4.48%
8.13% GOI 2045	2.72%
8.32% GOI 2032	1.74%
8.4% GOI 2024	1.72%
6.90% OIL SPL 2026	1.55%
8.12% GOI 2020	1.45%
8.28% GOI 2027	1.18%
6.79% GOI 2029	1.01%
Others	3.00%
Corporate Bonds	38.60%
Mahindra & Mahindra Ltd.	6.98%
Power Grid Corporation of India Ltd.	5.80%
Yes Bank Ltd.	4.83%
L&T Infra Debt Fund Ltd.	3.46%
Reliance Gas Transportation Infrastructure Ltd.	3.19%
Food Corporation of India	2.45%
Tata Sons Ltd.	2.35%
L&T Infra Debt Fund Ltd.	2.32%
Reliance Capital Ltd.	1.82%
Adani Ports and Special Economic Zone Ltd.	1.69%
Others	3.71%
Cash and Money Markets	13.45%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	60.0849
Inception Date:	06-Jun-02
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.29%	2.63%	18.56%	5.81%	12.14%	13.53%
Benchmark**	0.19%	2.67%	17.07%	6.18%	11.92%	10.76%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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

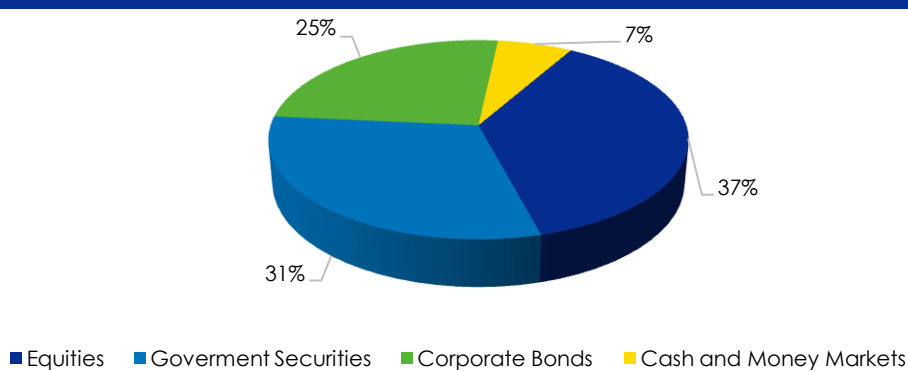
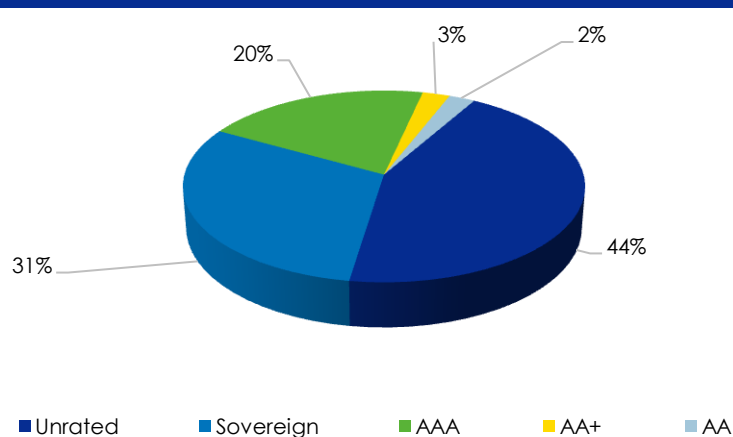
Asset Class	AUM (in Cr.)
Equity	171.84
Debt	286.53
Total	458.37

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.79

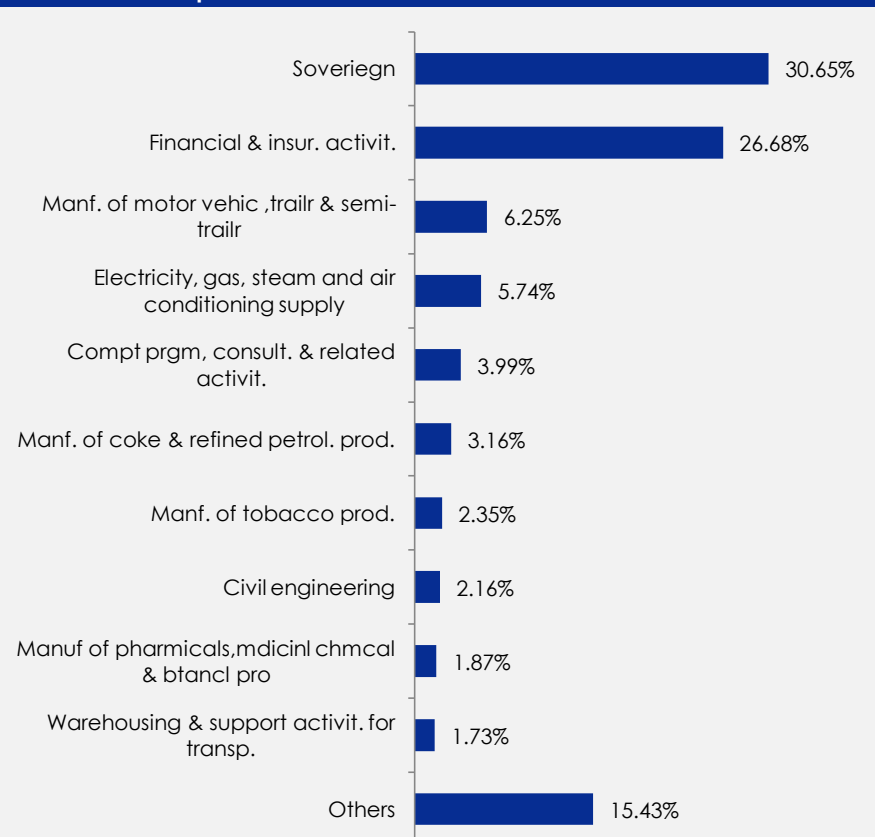
Investment as per Regulatory Category (%)

Approved	98.91%
Other	1.09%

Asset Mix**Rating Profile**

[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	37.49%
HDFC Bank Ltd.	2.88%
ITC Ltd.	2.35%
Reliance Industries Ltd.	2.34%
Infosys Ltd.	2.34%
ICICI Bank Ltd.	2.31%
Larsen & Toubro Ltd.	1.31%
Grasim Industries Ltd.	1.09%
Housing Development Finance Corporation Ltd.	1.02%
State Bank of India	1.01%
Sun Pharmaceuticals Industries Ltd.	0.84%
Others	20.00%
Government Securities	30.65%
7.68% GOI 2023	4.32%
6.97% GOI 2026	3.79%
8.33% GOI 2026	3.19%
7.73% GOI 2034	3.18%
8.13% GOI 2045	2.30%
6.84% GOI 2022	2.27%
6.79% GOI 2029	2.09%
8.83% GOI 2041	2.02%
7.61% GOI 2030	1.52%
6.90% OIL SPL 2026	1.47%
Others	4.50%
Corporate Bonds	25.24%
Tata Motors Ltd.	2.36%
Reliance Capital Ltd.	2.23%
Reliance Gas Transportation Infrastructure Ltd.	2.17%
L&T Infra Debt Fund Ltd.	1.71%
Mahindra & Mahindra Ltd.	1.47%
Adani Ports and Special Economic Zone Ltd.	1.30%
Housing Development Finance Corporation Ltd.	1.26%
Yes Bank Ltd.	1.18%
LIC Housing Finance Ltd.	1.17%
LIC Housing Finance Ltd.	1.14%
Others	9.25%
Cash and Money Markets	6.62%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	50.8536
Inception Date:	27-Jan-04
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.19%	2.77%	25.97%	3.45%	13.83%	13.97%
Benchmark**	2.35%	1.72%	23.25%	2.37%	12.23%	11.82%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	985.66
Debt	297.83
Total	1283.49

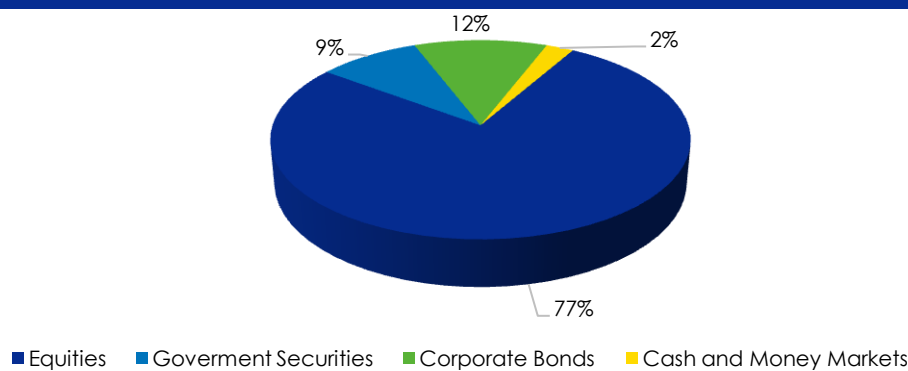
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.04

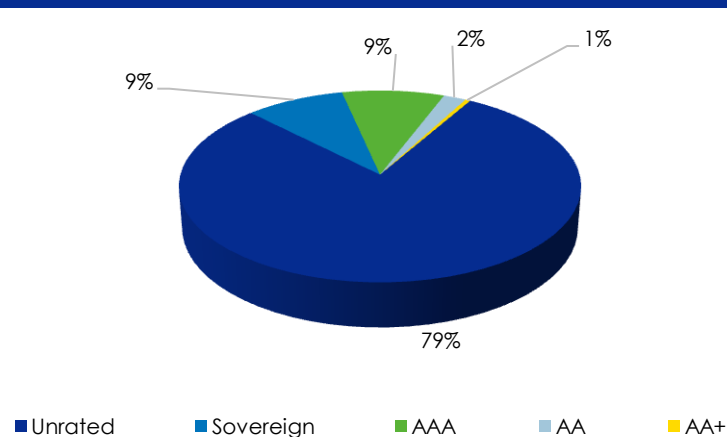
Investment as per Regulatory Category (%)

Approved	94.05%
Other	5.95%

Asset Mix



Rating Profile

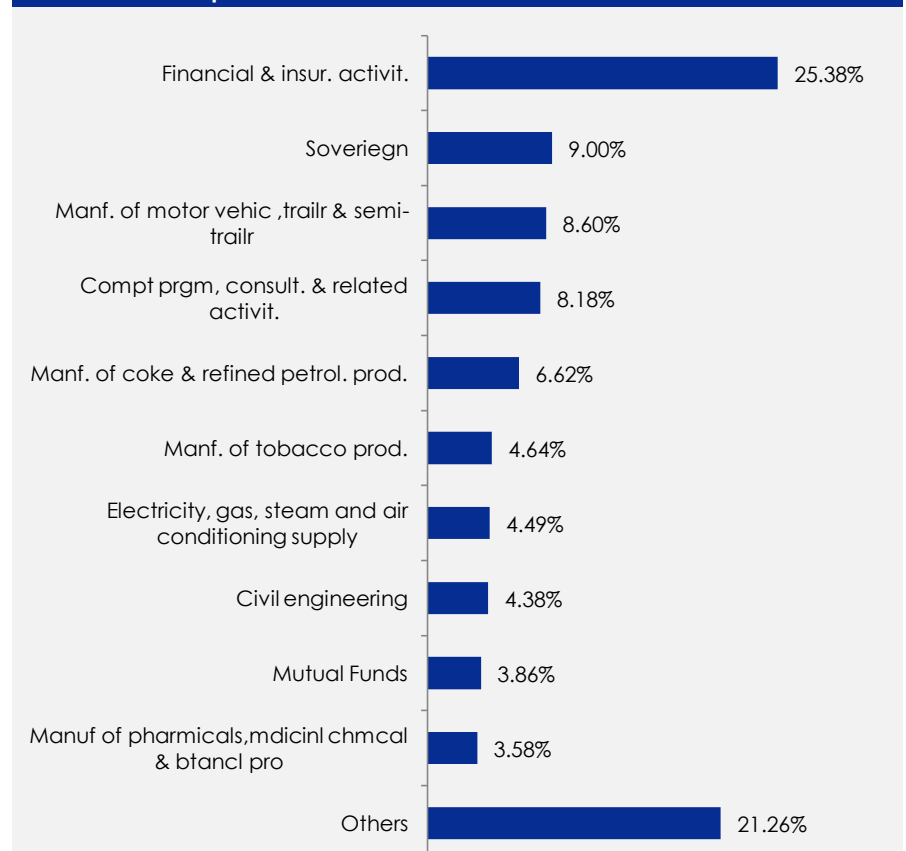


[^]Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	76.80%
Infosys Ltd.	4.88%
Reliance Industries Ltd.	4.88%
ITC Ltd.	4.64%
HDFC Bank Ltd.	4.58%
ICICI Bank Ltd.	4.16%
Kotak Mahindra Mutual Fund	3.86%
Larsen & Toubro Ltd.	2.58%
Grasim Industries Ltd.	2.29%
Housing Development Finance Corporation Ltd.	2.08%
Lakshmi Vilas Bank Ltd.	1.74%
Others	41.11%
Government Securities	9%
6.79% GOI 2029	2.74%
6.84% GOI 2022	1.74%
6.97% GOI 2026	0.97%
7.73% GOI 2034	0.89%
8.33% GOI 2026	0.62%
7.68% GOI 2023	0.61%
6.90% OIL SPL 2026	0.45%
8.83% GOI 2041	0.32%
8.83% GOI 2023	0.24%
8.3% GOI 2042	0.15%
Others	0.27%
Corporate Bonds	11.76%
LIC Housing Finance Ltd.	2.13%
Tata Motors Ltd.	2.05%
Tata Sons Ltd.	1.86%
Mahindra & Mahindra Ltd.	1.77%
Reliance Gas Transportation Infrastructure Ltd.	0.82%
Reliance Capital Ltd.	0.56%
Adani Ports and Special Economic Zone Ltd.	0.46%
ICICI Bank Ltd.	0.38%
Reliance Gas Transportation Infrastructure Ltd.	0.37%
L&T Infra Debt Fund Ltd.	0.37%
Others	0.99%
Cash and Money Markets	2.44%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	21.3155
Inception Date:	30-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.57%	2.40%	29.13%	2.17%	15.96%	8.74%
Benchmark**	3.72%	1.06%	27.09%	-0.12%	12.25%	6.14%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	79.27
Debt	2.22
Total	81.49

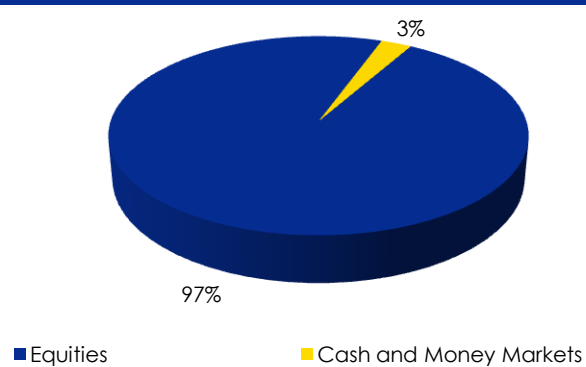
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

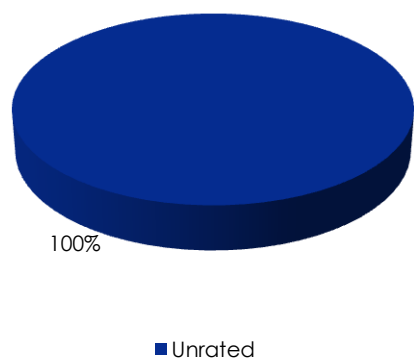
Investment as per Regulatory Category (%)

Approved	90.31%
Other	9.69%

Asset Mix



Rating Profile

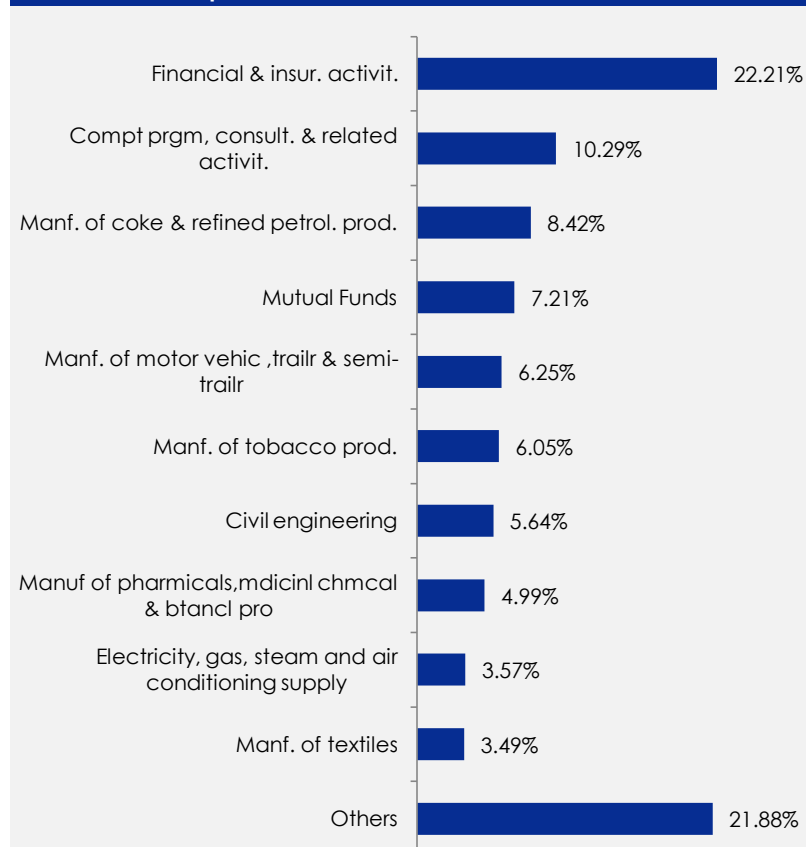


[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.28%
Kotak Mahindra Mutual Fund	7.21%
Reliance Industries Ltd.	6.26%
Infosys Ltd.	6.05%
ITC Ltd.	6.05%
HDFC Bank Ltd.	4.93%
ICICI Bank Ltd.	4.66%
Larsen & Toubro Ltd.	3.44%
Grasim Industries Ltd.	2.91%
Housing Development Finance Corporation Ltd.	2.41%
State Bank of India	2.39%
Others	50.97%
Cash and Money Markets	2.72%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: The investment objective 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 February 28,2017:	14.9668
Inception Date:	02-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.76%	1.06%	26.48%	0.36%	12.44%	4.53%
Benchmark**	3.72%	1.06%	27.09%	-0.12%	12.25%	4.04%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	102.45
Debt	2.03
Total	104.49

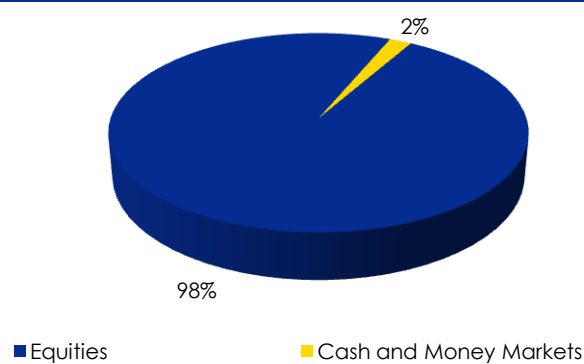
Modified Duration#

Security Type	Duration
Fixed Income Investments	NA

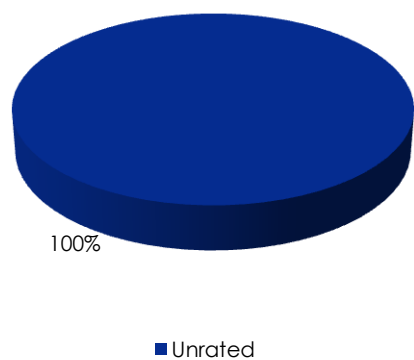
Investment as per Regulatory Category (%)

Approved	89.13%
Other	10.87%

Asset Mix



Rating Profile

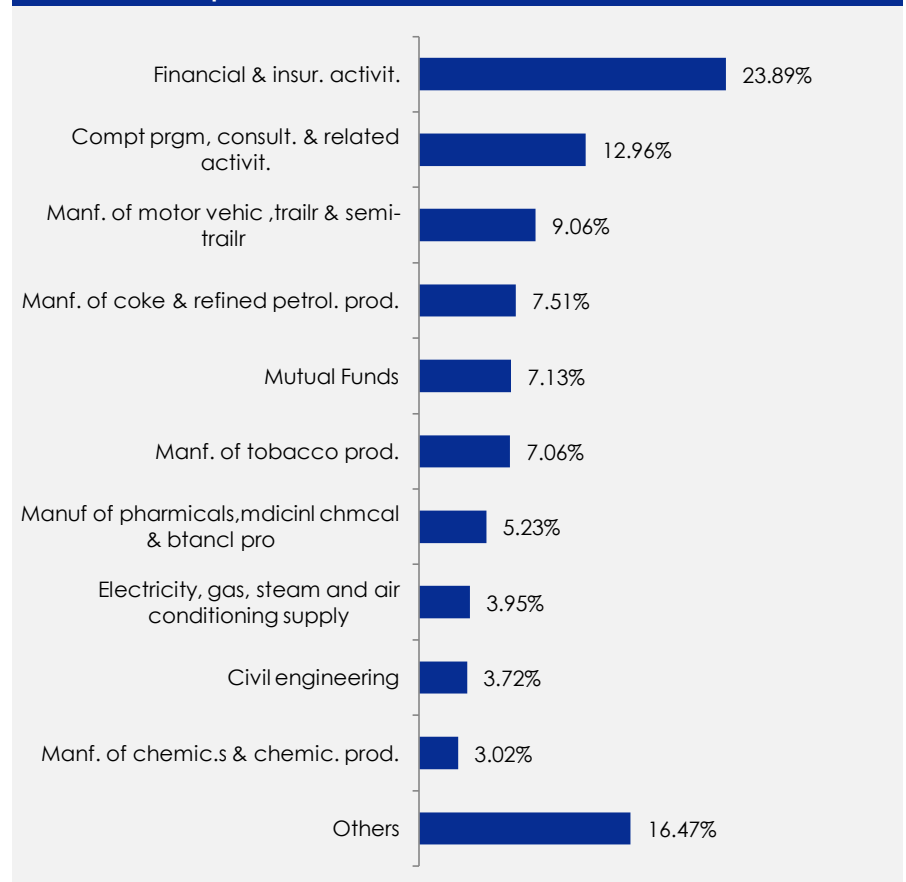


^Unrated (Equity+Cash)

Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Equities	98.05%
Kotak Mahindra Mutual Fund	7.13%
ITC Ltd.	7.06%
Reliance Industries Ltd.	6.44%
Infosys Ltd.	6.40%
HDFC Bank Ltd.	6.24%
Housing Development Finance Corporation Ltd.	5.81%
Larsen & Toubro Ltd.	3.72%
ICICI Bank Ltd.	3.71%
Tata Consultancy Services Ltd.	3.60%
Tata Motors Ltd.	2.86%
Others	45.08%
Cash and Money Markets	1.95%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is 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 steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on February 28,2017:	14.1656
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.39%	16.06%	65.51%	10.61%	23.92%	4.99%
Benchmark**	1.52%	12.77%	53.18%	2.20%	15.34%	-1.93%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	169.56
Debt	4.88
Total	174.44

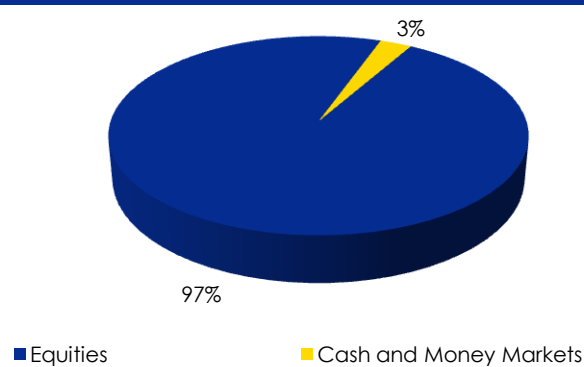
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

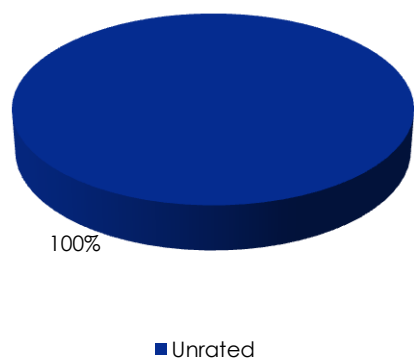
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile

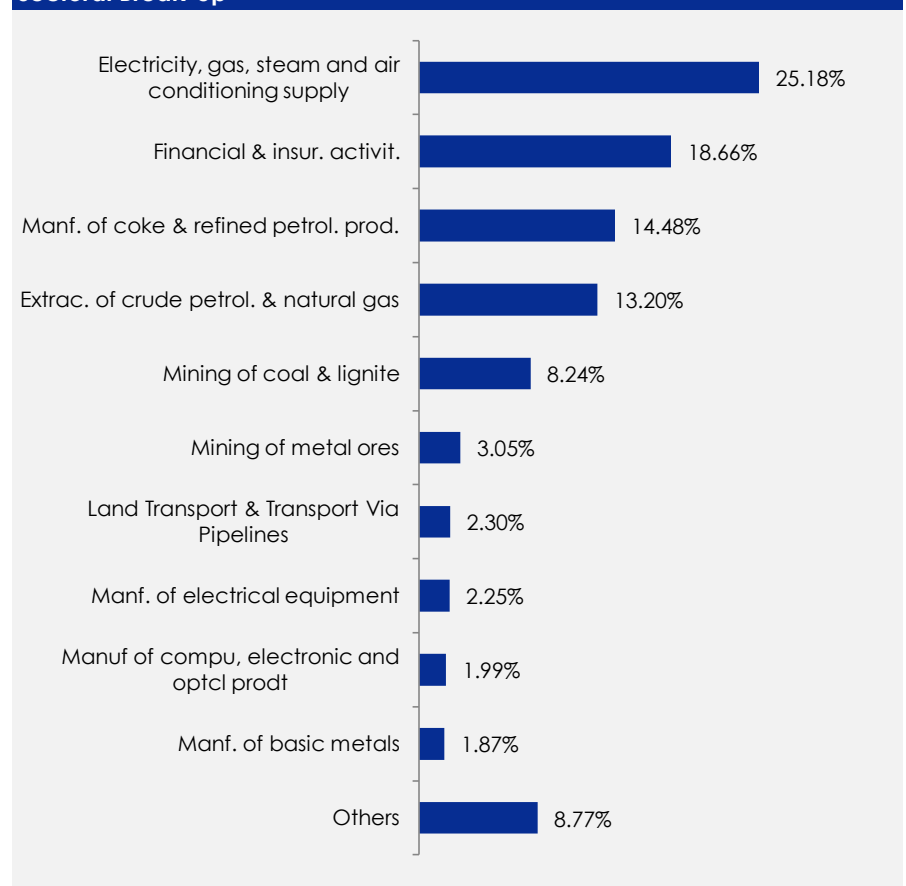


[^]Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	97.19%
Indian Oil Corporation Ltd.	9.47%
State Bank of India	8.97%
Oil & Natural Gas Corpn Ltd.	8.81%
Coal India Ltd.	8.24%
NTPC Ltd.	8.20%
Power Grid Corporation of India Ltd.	6.67%
Oil India Ltd.	4.39%
Rural Electrification Corporation	3.94%
Gail (India) Ltd.	3.79%
Indraprastha Gas Ltd.	3.40%
Others	31.31%
Cash and Money Markets	2.81%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is 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 February 28,2017:	11.5545
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.59%	6.42%	40.77%	1.48%	15.82%	2.04%
Benchmark**	1.98%	2.14%	32.57%	-4.78%	9.07%	-2.80%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	48.78
Debt	0.69
Total	49.47

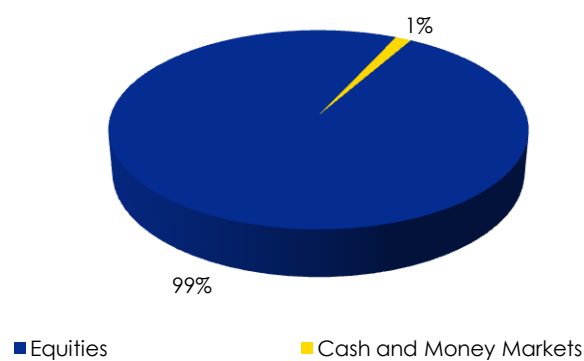
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

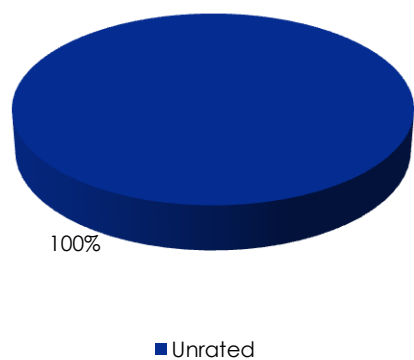
Investment as per Regulatory Category (%)

Approved	95.41%
Other	4.59%

Asset Mix



Rating Profile



[^]Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	98.59%
Larsen & Toubro Ltd.	9.71%
Bharti Airtel Ltd.	9.22%
Power Grid Corporation of India Ltd.	9.04%
NTPC Ltd.	7.58%
Adani Ports and Special Economic Zone Ltd.	5.41%
Tata Power Co. Ltd.	4.19%
Ambuja Cements Ltd.	3.82%
Sadbhav Engineering Ltd.	3.20%
NCC Ltd.	3.06%
Bharti Infratel Ltd	2.53%
Others	40.83%
Cash and Money Markets	1.41%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Electricity, gas, steam and air conditioning supply	25.57%
Civil engineering	17.64%
Telecommunications	13.63%
Warehousing & support activit. for transp.	6.99%
Financial & insur. activit.	5.87%
Construction of buildings	5.77%
Manf. of electrical equipment	4.46%
Manuf of compu, electronic and optcl prod	4.02%
Manf. of other non-metallic mineral prod.	3.82%
Manf. of coke & refined petrol. prod.	2.79%
Others	9.43%

[§]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 February 28,2017:	16.1193
Inception Date:	20-Jul-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.29%	2.95%	12.44%	5.66%	10.63%	7.48%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	1.15
Debt	8.02
Total	9.18

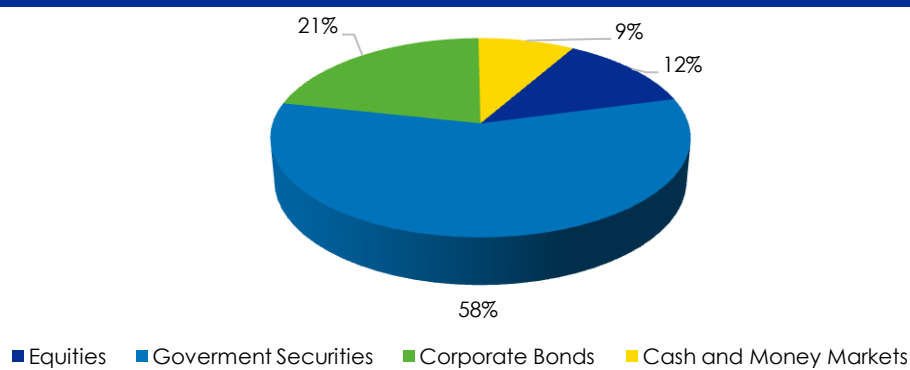
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	2.45

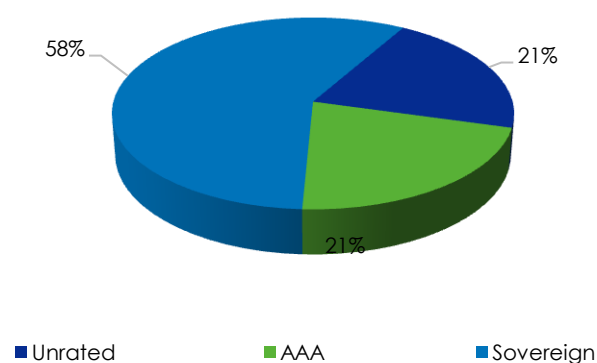
Investment as per Regulatory Category (%)

Approved	99.62%
Other	0.38%

Asset Mix



Rating Profile



[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	12.50%
HDFC Bank Ltd.	1.06%
ITC Ltd.	0.84%
Housing Development Finance Corporation Ltd.	0.82%
Reliance Industries Ltd.	0.77%
IndusInd Bank Ltd.	0.76%
Infosys Ltd.	0.76%
ICICI Bank Ltd.	0.61%
Tata Consultancy Services Ltd.	0.49%
Larsen & Toubro Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.36%
Others	5.58%
Government Securities	57.56%
6.35% GOI 2020	45.52%
8.18% Andhra Pradesh SDL 2020	5.62%
8.19% GOI 2020	3.97%
8.16% Tamil Nadu SDL 2020	2.45%
Corporate Bonds	21.43%
Indian Railway Finance Corporation Ltd.	6.63%
Power Grid Corporation of India Ltd.	5.72%
Rural Electrification Corporation	5.66%
LIC Housing Finance Ltd.	3.42%
Cash and Money Markets	8.51%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Sovereign	57.58%
Financial & insur. activit.	20.21%
Electricity, gas, steam and air conditioning supply	6.18%
Compt prgm, consult. & related activit.	1.67%
Manf. of motor vehic ,trailr & semi-trailr	0.92%
Manf. of coke & refined petrol. prod.	0.90%
Manf. of tobacco prod.	0.84%
Manuf of pharmaceuticals,mdicinal chmcal & btancl pro	0.65%
Civil engineering	0.45%
Manf. of chemic.s & chemic. prod.	0.40%
Others	10.20%

[§]Sector 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 February 28,2017: 17.2366

Inception Date: 01-Aug-11

Fund Manager: Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.36%	2.73%	29.33%	2.43%	14.72%	10.24%
Benchmark**	3.40%	1.32%	25.06%	0.74%	11.94%	8.98%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	133.76
Debt	11.20
Total	144.96

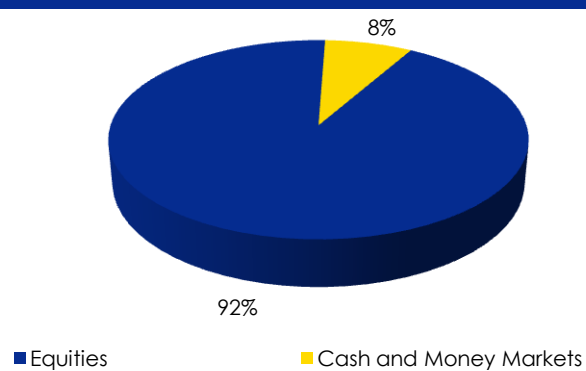
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

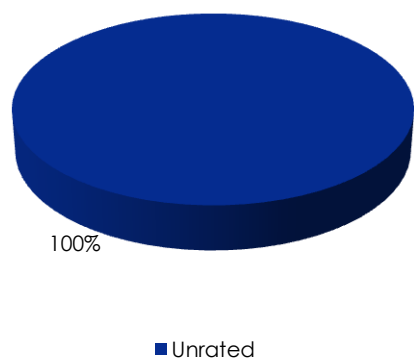
Investment as per Regulatory Category (%)

Approved	90.64%
Other	9.36%

Asset Mix



Rating Profile



[^]Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	92.25%
Kotak Mahindra Mutual Fund	6.93%
Reliance Industries Ltd.	5.99%
ITC Ltd.	5.73%
Infosys Ltd.	5.69%
HDFC Bank Ltd.	4.54%
ICICI Bank Ltd.	4.41%
Larsen & Toubro Ltd.	3.25%
Grasim Industries Ltd.	2.69%
Housing Development Finance Corporation Ltd.	2.26%
State Bank of India	2.21%
Others	48.55%
Cash and Money Markets	7.75%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Financial & insur. activit.	20.77%
Compt prgm, consult. & related activit.	9.76%
Manf. of coke & refined petrol. prod.	8.07%
Mutual Funds	6.93%
Manf. of motor vehic ,trailr & semi-trailr	6.19%
Manf. of tobacco prod.	5.73%
Civil engineering	5.36%
Manuf of pharmaceuticals,mdiclnl chmcal & btancl pro	4.70%
Electricity, gas, steam and air conditioning supply	3.35%
Manf. of textiles	3.25%
Others	25.88%

[§]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 a steady income through investment in high quality fixed income securities

The risk profile for this fund is Low

NAV as on February 28,2017:	18.3445
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	-2.12%	2.57%	12.40%	8.00%	10.69%	8.86%
Benchmark**	-1.68%	3.38%	11.66%	9.30%	11.34%	8.48%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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

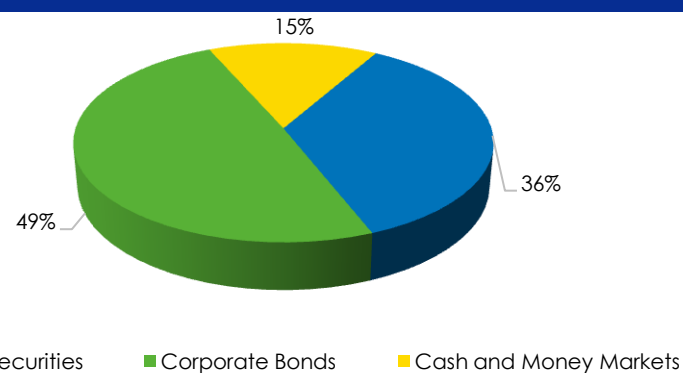
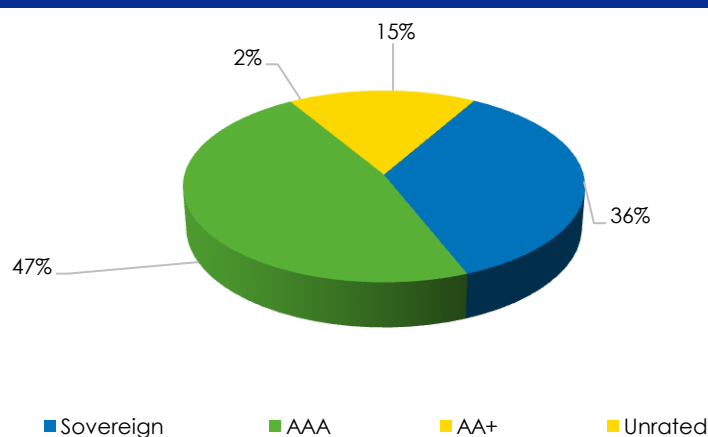
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	152.44
Total	152.44

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.56

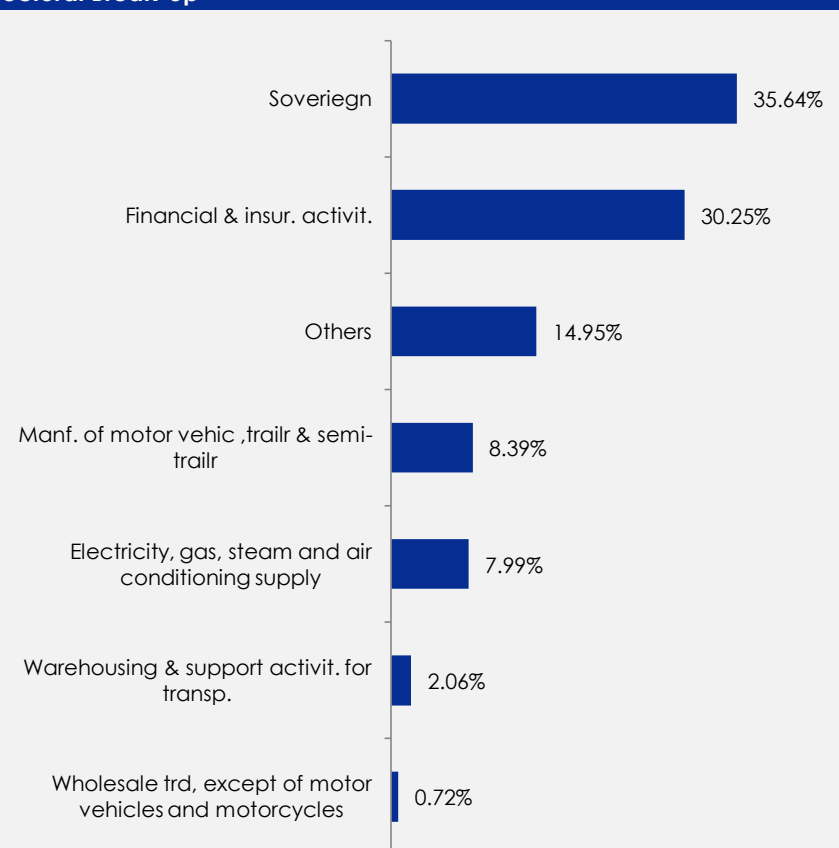
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix**Rating Profile**

[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Government Securities	35.64%
7.68% GOI 2023	12.56%
6.84% GOI 2022	6.50%
8.3% GOI 2040	3.87%
8.6% GOI 2028	1.85%
8.12% GOI 2020	1.81%
6.90% OIL SPL 2026	1.80%
6.79% GOI 2029	1.63%
8.24% GOI 2033	1.59%
8.33% GOI 2036	1.56%
6.97% GOI 2026	0.85%
Others	1.62%
Corporate Bonds	49.41%
Mahindra & Mahindra Ltd.	8.39%
Housing Development Finance Corporation Ltd.	7.15%
Reliance Gas Transportation Infrastructure Ltd.	4.78%
L&T Infra Debt Fund Ltd.	4.11%
Tata Sons Ltd.	3.82%
Tata Sons Ltd.	3.59%
Reliance Capital Ltd.	2.68%
LIC Housing Finance Ltd.	2.17%
Adani Ports and Special Economic Zone Ltd.	2.06%
L&T Infra Debt Fund Ltd.	1.87%
Others	8.79%
Cash and Money Markets	14.95%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark for this fund is CRISIL Composite Bond Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To generate steady returns with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on February 28,2017:	17.6540
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.26%	2.56%	14.90%	7.09%	11.17%	8.28%
Benchmark**	-0.88%	3.09%	13.98%	7.99%	11.62%	8.51%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	8.55
Debt	45.80
Total	54.35

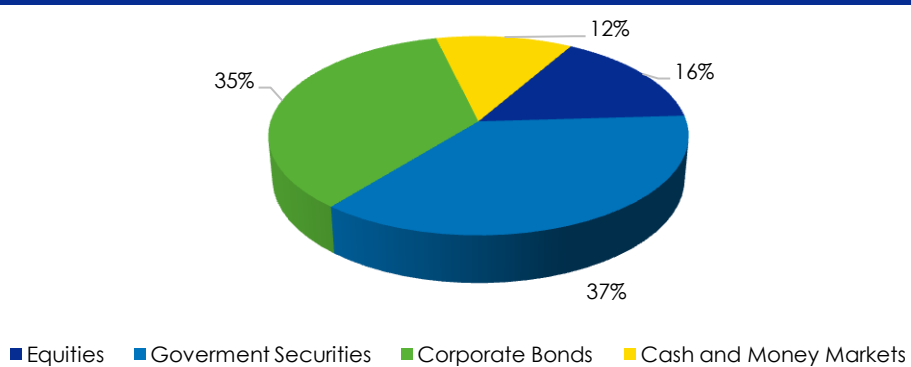
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.62

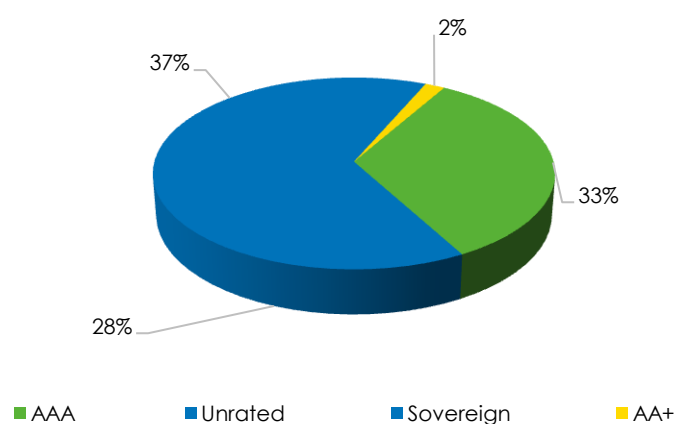
Investment as per Regulatory Category (%)

Approved	99.48%
Other	0.52%

Asset Mix



Rating Profile

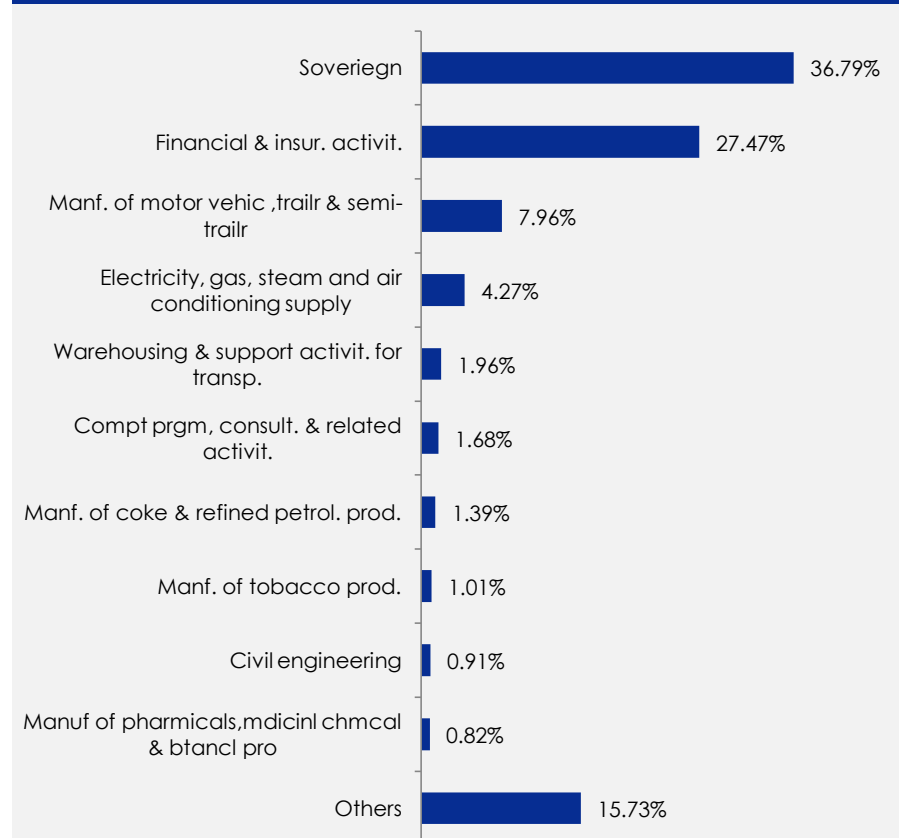


[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Equities	15.72%
HDFC Bank Ltd.	1.21%
Reliance Industries Ltd.	1.06%
ITC Ltd.	1.01%
ICICI Bank Ltd.	0.98%
Infosys Ltd.	0.98%
Larsen & Toubro Ltd.	0.56%
Grasim Industries Ltd.	0.46%
Housing Development Finance Corporation Ltd.	0.43%
State Bank of India	0.42%
Tata Motors Ltd.	0.40%
Others	8.21%
Government Securities	36.78%
7.68% GOI 2023	11.73%
8.28% GOI 2027	6.40%
6.84% GOI 2022	4.30%
8.3% GOI 2040	3.95%
6.97% GOI 2026	3.19%
7.16% GOI 2023	3.05%
8.12% GOI 2020	1.43%
8.13% GOI 2045	1.03%
8.17% GOI 2044	0.65%
8.79% Gujarat SDL 2022	0.45%
Others	0.60%
Corporate Bonds	35.42%
Mahindra & Mahindra Ltd.	7.11%
LIC Housing Finance Ltd.	4.04%
L&T Infra Debt Fund Ltd.	3.36%
Reliance Capital Ltd.	2.82%
Reliance Gas Transportation Infrastructure Ltd.	2.64%
Power Finance Corporation Ltd.	2.57%
L&T Infra Debt Fund Ltd.	1.91%
Tata Sons Ltd.	1.85%
Adani Ports and Special Economic Zone Ltd.	1.79%
LIC Housing Finance Ltd.	1.35%
Others	5.98%
Cash and Money Markets	12.08%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To generate a balance of capital growth and steady returns The risk profile for this fund is Medium

NAV as on February 28,2017:	17.8999
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.67%	2.46%	19.09%	5.42%	12.36%	8.49%
Benchmark**	0.46%	2.56%	17.85%	5.71%	11.98%	8.62%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	72.89
Debt	102.95
Total	175.85

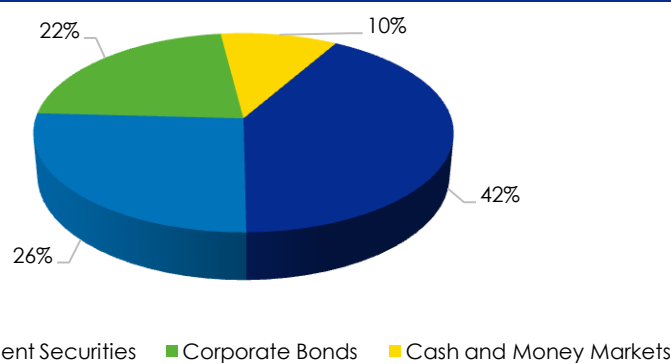
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.76

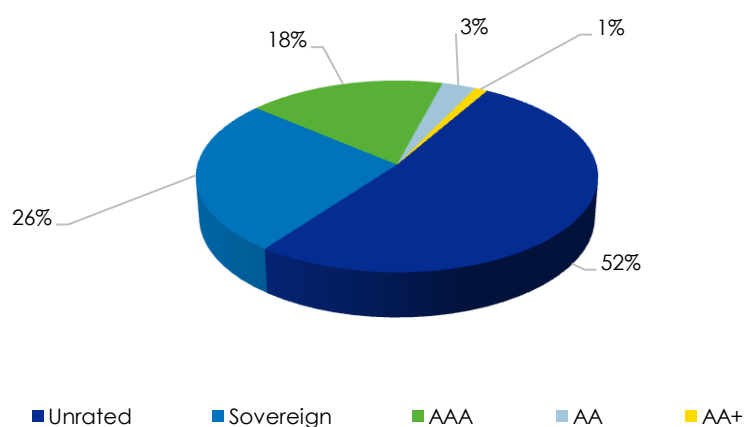
Investment as per Regulatory Category (%)

Approved	98.76%
Other	1.24%

Asset Mix



Rating Profile

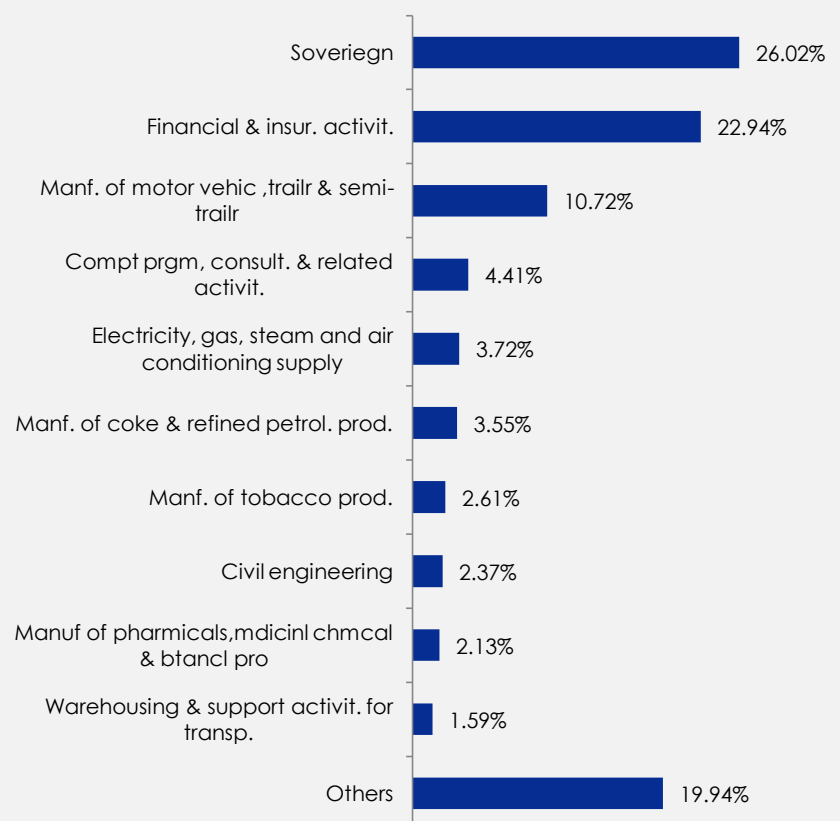


^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	41.48%
HDFC Bank Ltd.	3.19%
Reliance Industries Ltd.	2.68%
ITC Ltd.	2.61%
ICICI Bank Ltd.	2.58%
Infosys Ltd.	2.57%
Larsen & Toubro Ltd.	1.46%
Grasim Industries Ltd.	1.21%
Housing Development Finance Corporation Ltd.	1.14%
State Bank of India	1.12%
Tata Motors Ltd.	0.97%
Others	21.95%
Government Securities	26.03%
6.97% GOI 2026	4.85%
7.68% GOI 2023	3.66%
8.13% GOI 2045	3.64%
8.83% GOI 2041	1.93%
6.84% GOI 2022	1.77%
8.33% GOI 2026	1.65%
6.90% OIL SPL 2026	1.35%
6.79% GOI 2029	1.24%
8.12% GOI 2020	0.97%
9.2% GOI 2030	0.78%
Others	4.19%
Corporate Bonds	22.15%
Mahindra & Mahindra Ltd.	4.94%
Tata Motors Ltd.	3.05%
Tata Sons Ltd.	2.11%
Reliance Gas Transportation Infrastructure Ltd.	1.88%
Reliance Capital Ltd.	1.86%
LIC Housing Finance Ltd.	1.79%
L&T Infra Debt Fund Ltd.	1.48%
Tata Sons Ltd.	1.44%
Adani Ports and Special Economic Zone Ltd.	1.17%
ICICI Bank Ltd.	0.95%
Others	1.48%
Cash and Money Markets	10.34%
Portfolio Total	100.00%

Sectoral Break-Up\$



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

NAV as on February 28,2017:	17.8661
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.20%	2.80%	26.06%	3.47%	14.57%	8.46%
Benchmark**	2.35%	1.72%	23.25%	2.37%	12.23%	8.12%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	118.79
Debt	36.75
Total	155.54

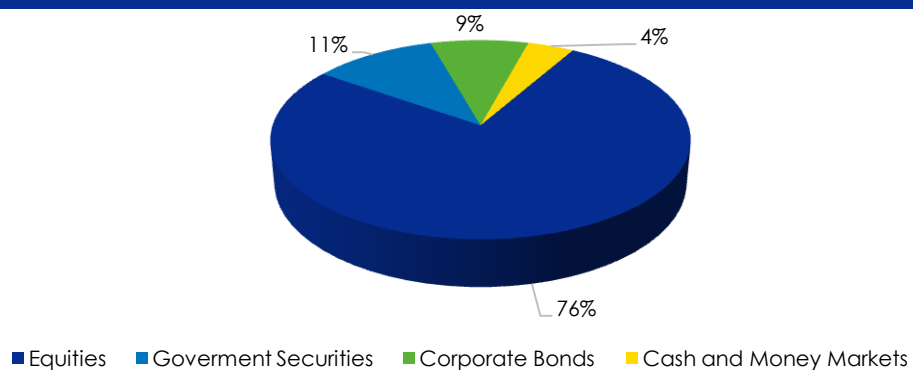
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.02

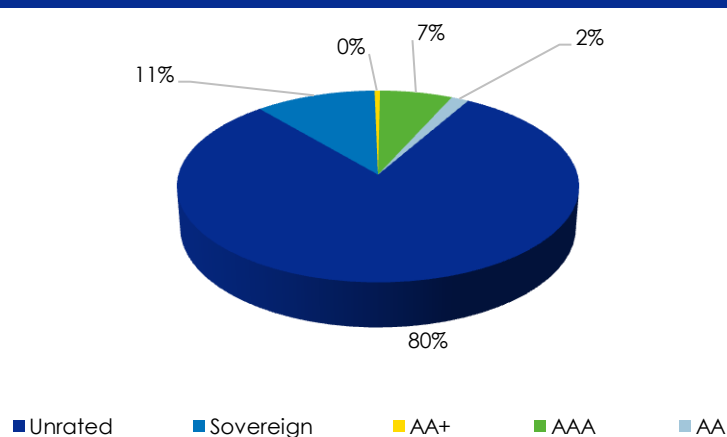
Investment as per Regulatory Category (%)

Approved	94.17%
Other	5.83%

Asset Mix



Rating Profile

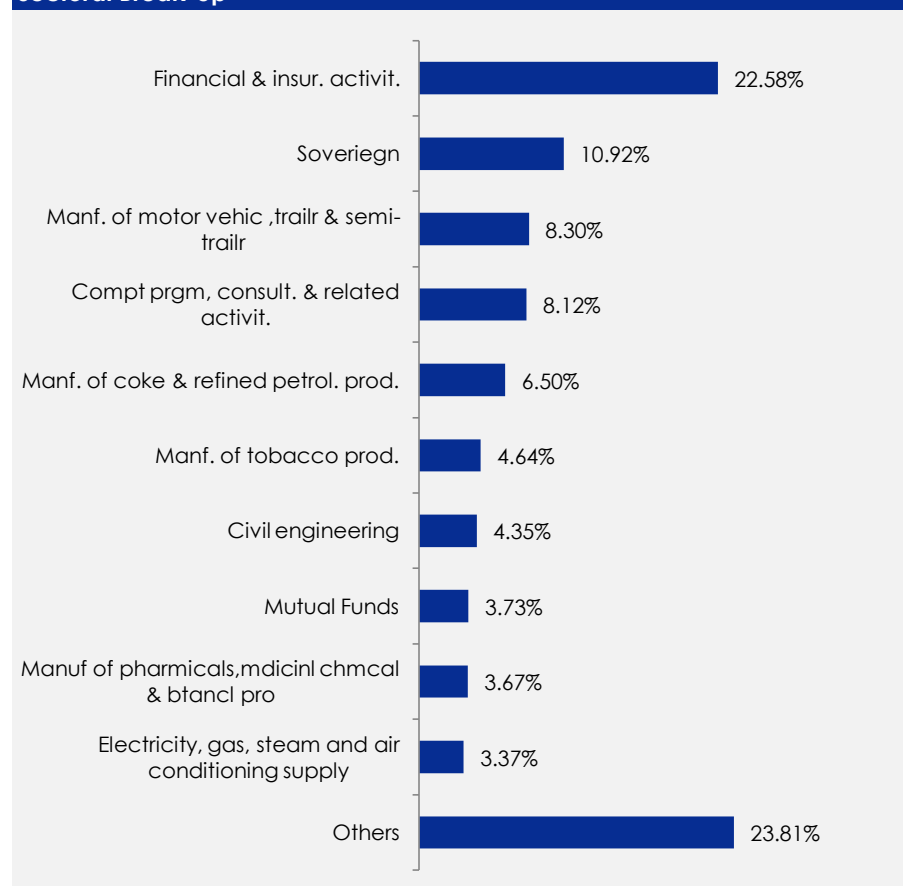


[^]Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	76.34%
Reliance Industries Ltd.	4.83%
Infosys Ltd.	4.81%
ITC Ltd.	4.64%
HDFC Bank Ltd.	4.59%
ICICI Bank Ltd.	4.19%
Kotak Mahindra Mutual Fund	3.73%
Larsen & Toubro Ltd.	2.60%
Grasim Industries Ltd.	2.26%
Housing Development Finance Corporation Ltd.	2.07%
Sun Pharmaceuticals Industries Ltd.	1.69%
Others	40.93%
Government Securities	10.92%
7.68% GOI 2023	2.82%
6.84% GOI 2022	1.76%
8.13% GOI 2045	1.67%
6.79% GOI 2029	1.53%
8.32% GOI 2032	1.14%
6.97% GOI 2026	1.11%
8.24% GOI 2033	0.76%
7.73% GOI 2034	0.13%
Corporate Bonds	8.64%
Mahindra & Mahindra Ltd.	1.94%
Tata Motors Ltd.	1.59%
Food Corporation of India	1.06%
Power Finance Corporation Ltd.	0.84%
L&T Infra Debt Fund Ltd.	0.84%
Reliance Capital Ltd.	0.79%
Reliance Gas Transportation Infrastructure Ltd.	0.64%
Adani Ports and Special Economic Zone Ltd.	0.49%
ICICI Bank Ltd.	0.40%
NTPC Ltd.	0.05%
Cash and Money Markets	4.10%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2017:	20.2813
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.63%	2.70%	29.68%	2.68%	15.92%	10.40%
Benchmark**	3.72%	1.06%	27.09%	-0.12%	12.25%	7.65%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	267.51
Debt	4.84
Total	272.35

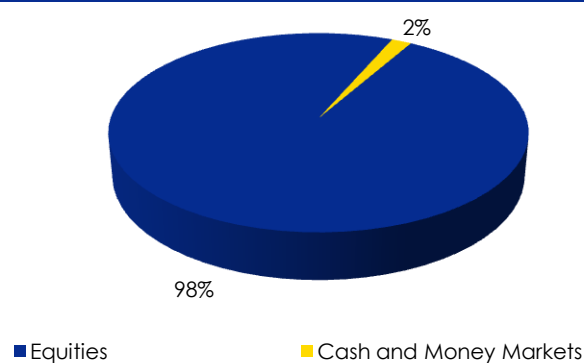
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

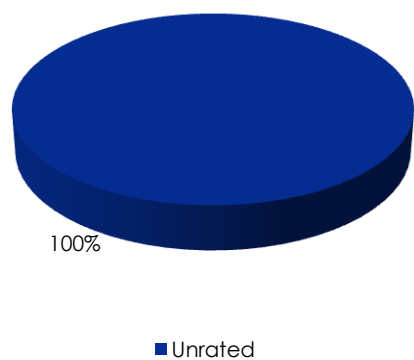
Investment as per Regulatory Category (%)

Approved	90.33%
Other	9.67%

Asset Mix



Rating Profile



[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.23%
Kotak Mahindra Mutual Fund	7.19%
Reliance Industries Ltd.	6.26%
Infosys Ltd.	6.20%
ITC Ltd.	6.14%
HDFC Bank Ltd.	4.92%
ICICI Bank Ltd.	4.75%
Larsen & Toubro Ltd.	3.52%
Grasim Industries Ltd.	2.91%
Housing Development Finance Corporation Ltd.	2.46%
State Bank of India	2.39%
Others	51.49%
Cash and Money Markets	1.77%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Financial & insur. activit.	22.40%
Compt prgm, consult. & related activit.	10.52%
Manf. of coke & refined petrol. prod.	8.43%
Mutual Funds	7.19%
Manf. of motor vehic ,trailr & semi-trailr	6.43%
Manf. of tobacco prod.	6.14%
Civil engineering	5.71%
Manuf of pharmaceuticals,mdiclnl chmcal & btancl pro	4.98%
Electricity, gas, steam and air conditioning supply	3.60%
Manf. of textiles	3.49%
Others	21.12%

[§]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.

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 February 28,2017:	16.5345
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.74%	0.75%	26.13%	-0.14%	11.76%	7.29%
Benchmark**	3.72%	1.06%	27.09%	-0.12%	12.25%	7.65%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	114.64
Debt	1.72
Total	116.36

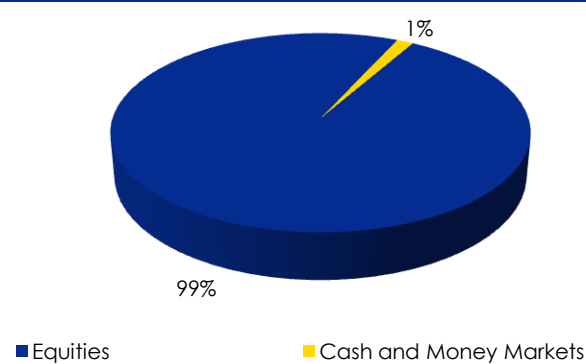
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

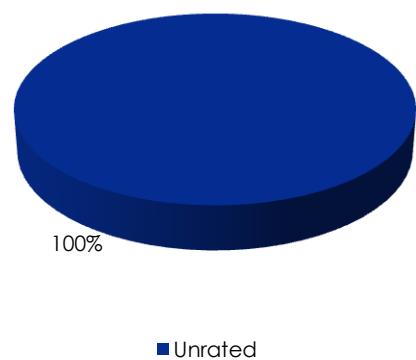
Investment as per Regulatory Category (%)

Approved	88.96%
Other	11.04%

Asset Mix



Rating Profile



[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.52%
Kotak Mahindra Mutual Fund	7.30%
ITC Ltd.	7.11%
Reliance Industries Ltd.	6.45%
Infosys Ltd.	6.41%
HDFC Bank Ltd.	6.25%
Housing Development Finance Corporation Ltd.	5.82%
Larsen & Toubro Ltd.	3.73%
ICICI Bank Ltd.	3.71%
Tata Consultancy Services Ltd.	3.60%
Tata Motors Ltd.	2.86%
Others	45.28%
Cash and Money Markets	1.48%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Financial & insur. activit.	23.94%
Compt prgm, consult. & related activit.	12.99%
Manf. of motor vehic ,trailr & semi-trailr	9.07%
Manf. of coke & refined petrol. prod.	7.53%
Mutual Funds	7.30%
Manf. of tobacco prod.	7.11%
Manuf of pharmaceuticals,mdicinal chmcal & btancl pro	5.25%
Electricity, gas, steam and air conditioning supply	3.96%
Civil engineering	3.73%
Manf. of chemic.s & chemic. prod.	3.02%
Others	16.09%

[§]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.

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 February 28,2017:	15.6617
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	0.45%	3.02%	6.40%	6.87%	7.26%	7.64%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	263.25
Total	263.25

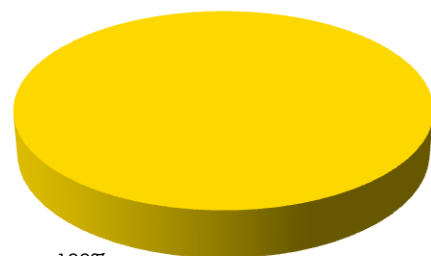
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.34

Investment as per Regulatory Category (%)

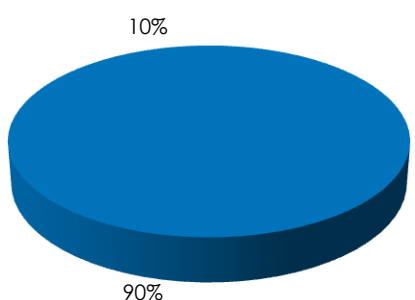
Approved	100.00%
Other	0.00%

Asset Mix



■ Cash and Money Markets

Rating Profile



■ Sovereign

■ Unrated

[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Treasury Bills	90.07%
364 Days Treasury Bill 2017	10.49%
364 Days Treasury Bill 2017	10.29%
364 Days Treasury Bill 2017	9.40%
364 Days Treasury Bill 2017	9.33%
364 Days Treasury Bill 2017	9.16%
364 Days Treasury Bill 2017	9.05%
364 Days Treasury Bill 2017	7.56%
364 Days Treasury Bill 2017	7.17%
364 Days Treasury Bill 2017	5.61%
364 Days Treasury Bill 2018	3.61%
Others	8.40%
Cash and Money Markets	9.93%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Sovereign

90.07%

Others

9.93%

§Sector 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: 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 February 28,2017:	24.4489
Inception Date:	03-Mar-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.16%	3.29%	15.77%	7.63%	11.78%	8.56%
Benchmark**	-0.88%	3.09%	13.98%	7.99%	11.62%	8.03%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	8.18
Debt	43.62
Total	51.80

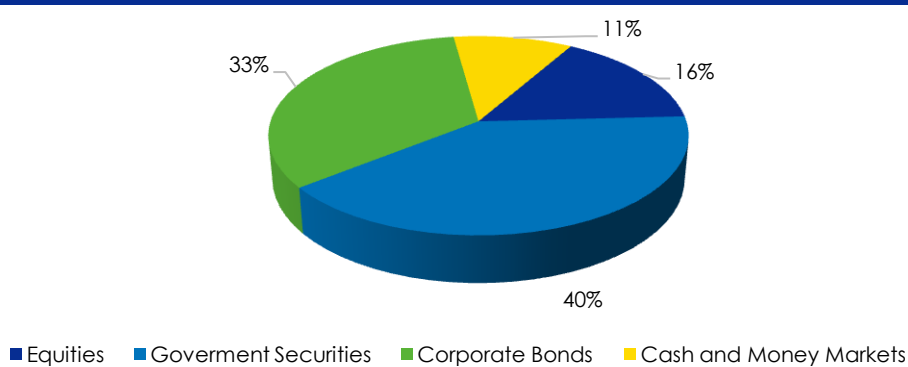
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.66

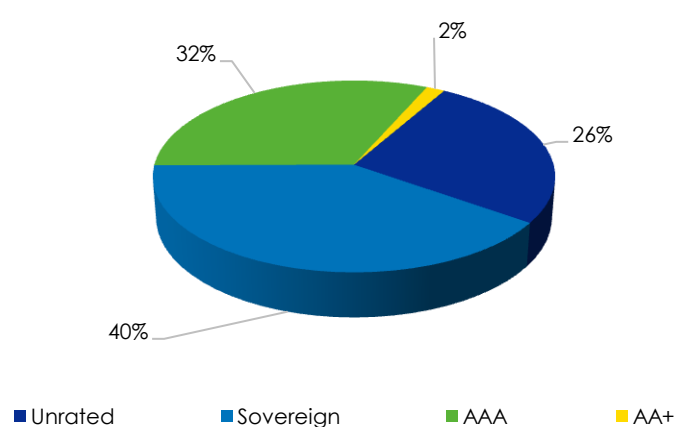
Investment as per Regulatory Category (%)

Approved	99.46%
Other	0.54%

Asset Mix



Rating Profile

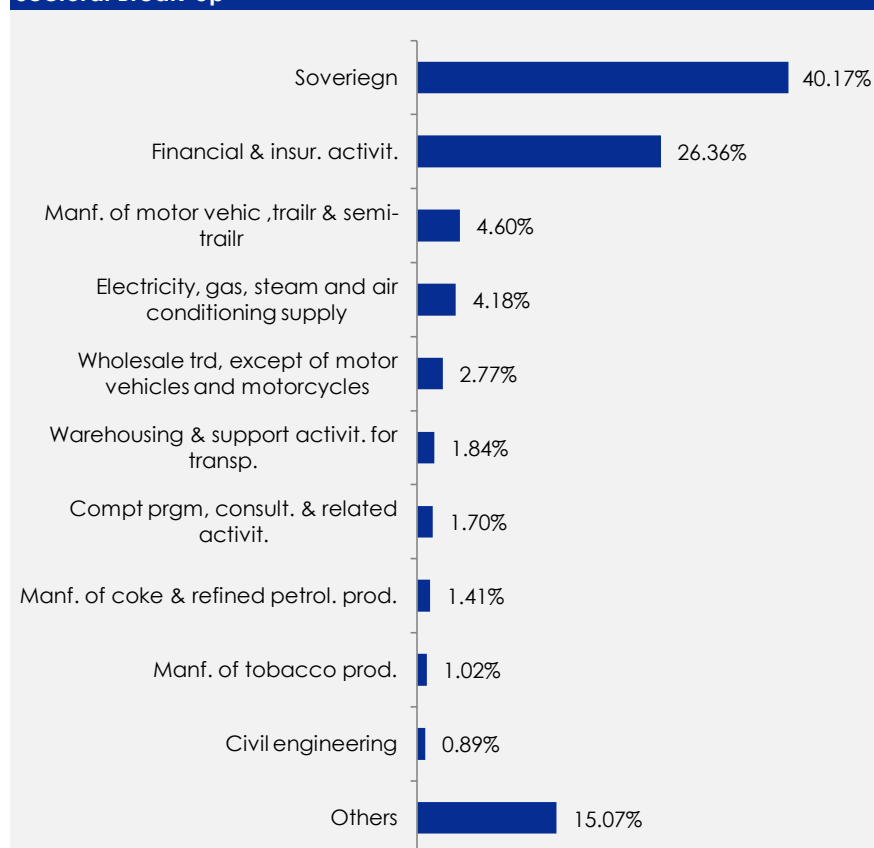


[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.83%
HDFC Bank Ltd.	1.22%
Reliance Industries Ltd.	1.09%
ITC Ltd.	1.02%
ICICI Bank Ltd.	0.99%
Infosys Ltd.	0.99%
Larsen & Toubro Ltd.	0.56%
Grasim Industries Ltd.	0.46%
Housing Development Finance Corporation Ltd.	0.44%
State Bank of India	0.43%
Tata Motors Ltd.	0.42%
Others	8.21%
Government Securities	40.19%
7.68% GOI 2023	13.59%
6.97% GOI 2026	7.17%
6.79% GOI 2029	6.04%
6.84% GOI 2022	4.12%
8.13% GOI 2045	3.51%
8.24% GOI 2033	2.27%
8.12% GOI 2020	1.44%
6.90% OIL SPL 2026	0.78%
8.17% GOI 2044	0.64%
7.73% GOI 2034	0.63%
Corporate Bonds	33.46%
LIC Housing Finance Ltd.	7.07%
Mahindra & Mahindra Ltd.	3.73%
National Capital Regional Planning Board	3.50%
Reliance Capital Ltd.	2.96%
Food Corporation of India	2.77%
Reliance Gas Transportation Infrastructure Ltd.	2.56%
L&T Infra Debt Fund Ltd.	2.52%
L&T Infra Debt Fund Ltd.	2.50%
Power Finance Corporation Ltd.	1.74%
Adani Ports and Special Economic Zone Ltd.	1.67%
Others	2.44%
Cash and Money Markets	10.52%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	20.2642
Inception Date:	08-Feb-08
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.23%	2.80%	15.13%	7.40%	11.57%	8.10%
Benchmark**	-0.88%	3.09%	13.98%	7.99%	11.62%	7.48%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	4.94
Debt	25.47
Total	30.41

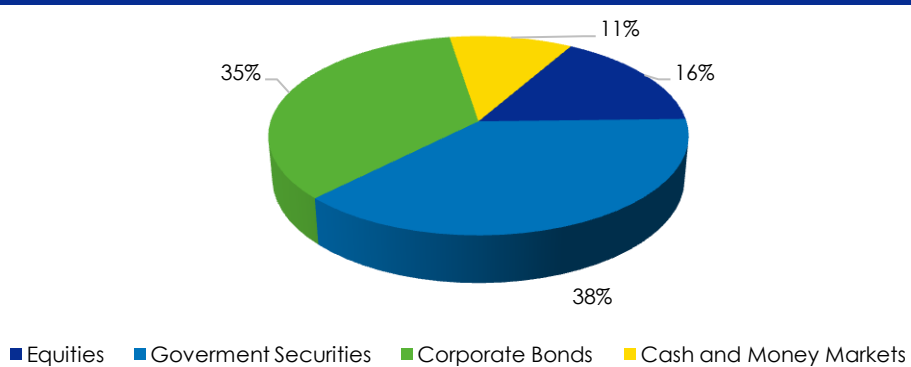
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.67

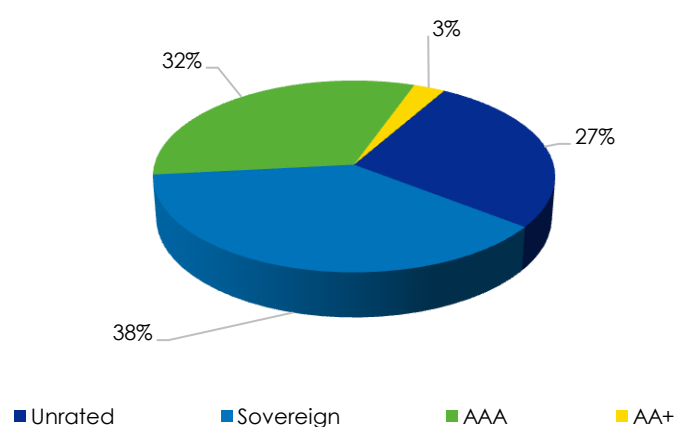
Investment as per Regulatory Category (%)

Approved	99.52%
Other	0.48%

Asset Mix



Rating Profile

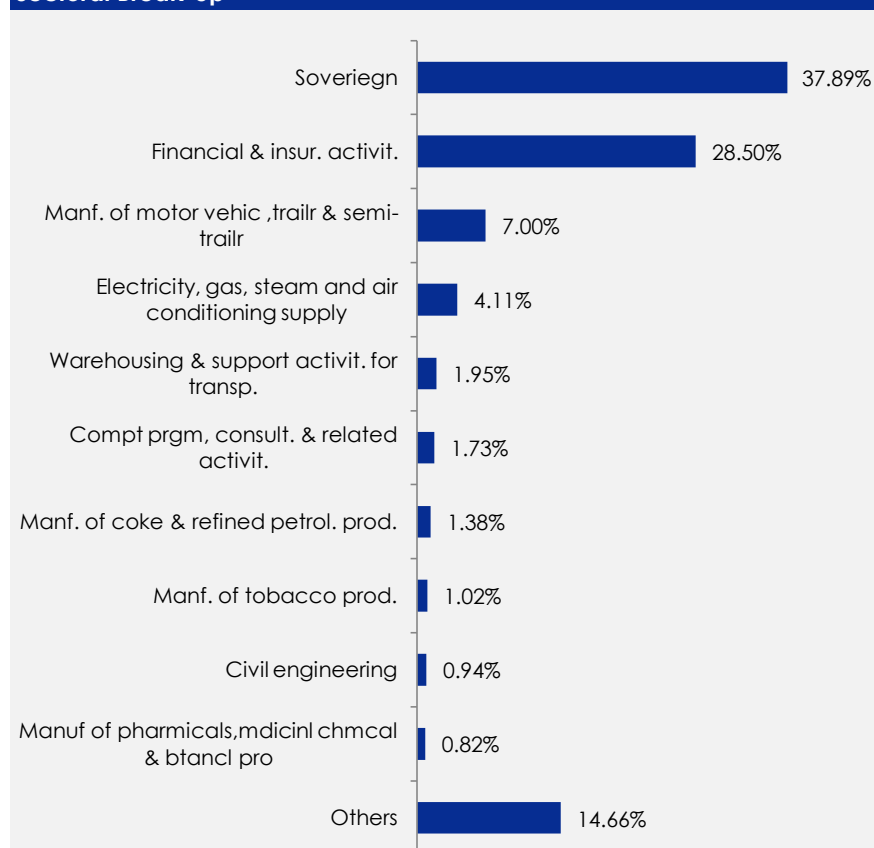


[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	16.26%
HDFC Bank Ltd.	1.25%
Reliance Industries Ltd.	1.02%
Infosys Ltd.	1.02%
ITC Ltd.	1.02%
ICICI Bank Ltd.	0.99%
Larsen & Toubro Ltd.	0.57%
Grasim Industries Ltd.	0.47%
State Bank of India	0.44%
Housing Development Finance Corporation Ltd.	0.44%
Sun Pharmaceuticals Industries Ltd.	0.37%
Others	8.67%
Government Securities	37.88%
7.68% GOI 2023	16.51%
6.79% GOI 2029	4.52%
8.24% GOI 2033	4.22%
8.28% GOI 2027	3.49%
6.84% GOI 2022	3.07%
8.13% GOI 2045	2.30%
8.12% GOI 2020	1.45%
6.97% GOI 2026	1.19%
6.90% OIL SPL 2026	0.75%
8.17% GOI 2044	0.38%
Corporate Bonds	34.98%
Housing Development Finance Corporation Ltd.	6.93%
Mahindra & Mahindra Ltd.	5.95%
L&T Infra Debt Fund Ltd.	3.43%
Power Grid Corporation of India Ltd.	3.08%
Reliance Capital Ltd.	2.02%
Adani Ports and Special Economic Zone Ltd.	1.78%
Indian Railway Finance Corporation Ltd.	1.78%
L&T Infra Debt Fund Ltd.	1.70%
Power Finance Corporation Ltd.	1.64%
LIC Housing Finance Ltd.	1.38%
Others	5.29%
Cash and Money Markets	10.88%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	46.9703
Inception Date:	11-Feb-03
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.29%	2.68%	18.76%	5.94%	12.32%	12.24%
Benchmark**	0.19%	2.67%	17.07%	6.18%	11.92%	10.08%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	24.10
Debt	40.46
Total	64.56

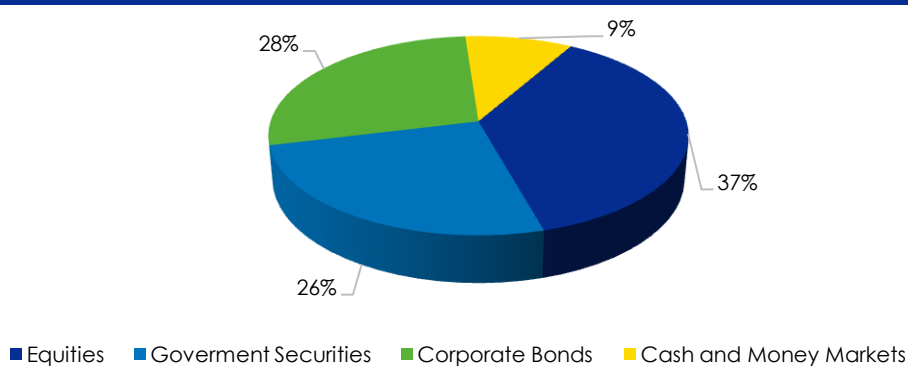
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.85

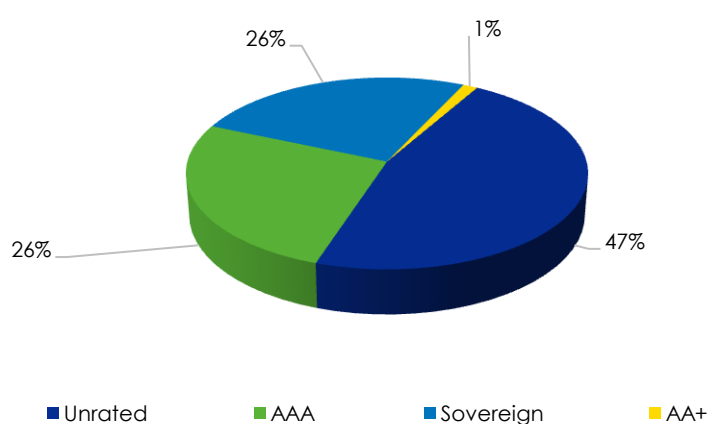
Investment as per Regulatory Category (%)

Approved	98.90%
Other	1.10%

Asset Mix

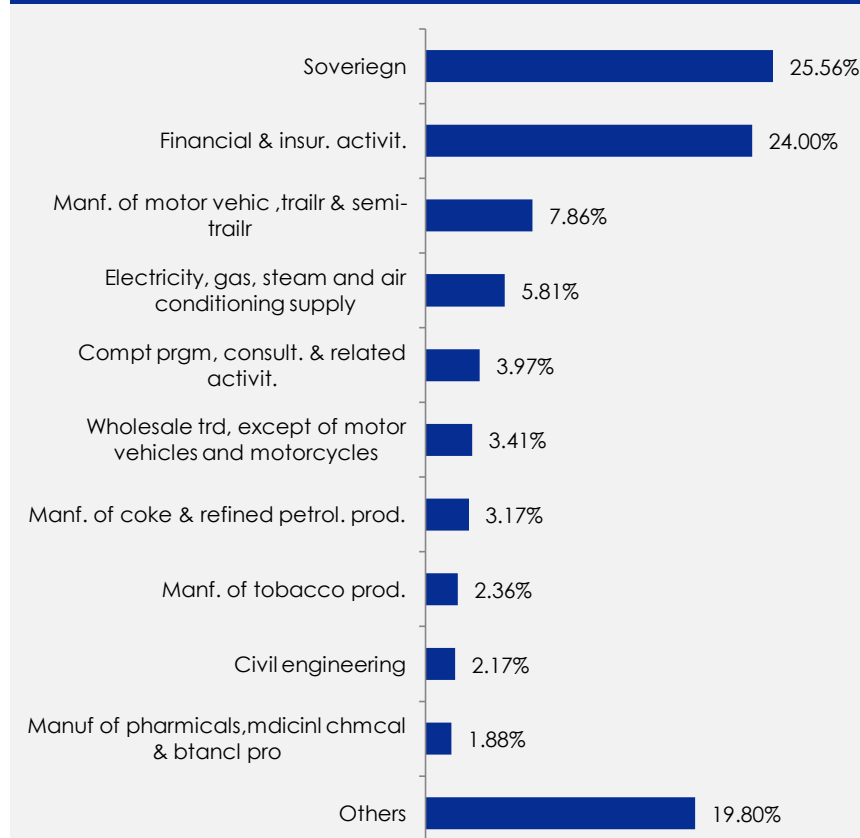


Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	37.30%
HDFC Bank Ltd.	2.87%
ITC Ltd.	2.36%
Reliance Industries Ltd.	2.34%
Infosys Ltd.	2.33%
ICICI Bank Ltd.	2.29%
Larsen & Toubro Ltd.	1.31%
Grasim Industries Ltd.	1.09%
Housing Development Finance Corporation Ltd.	1.02%
State Bank of India	1.01%
Tata Motors Ltd.	0.85%
Others	19.83%
Government Securities	25.55%
8.83% GOI 2041	4.37%
7.68% GOI 2023	3.85%
6.84% GOI 2022	3.42%
6.97% GOI 2026	3.09%
8.24% GOI 2033	3.06%
8.28% GOI 2027	2.13%
6.90% OIL SPL 2026	1.47%
9.2% GOI 2030	1.42%
8.28% GOI 2032	1.09%
8.12% GOI 2020	1.07%
Others	0.58%
Corporate Bonds	27.66%
Mahindra & Mahindra Ltd.	5.42%
Food Corporation of India	3.41%
L&T Infra Debt Fund Ltd.	2.83%
Housing Development Finance Corporation Ltd.	2.45%
LIC Housing Finance Ltd.	2.43%
Reliance Gas Transportation Infrastructure Ltd.	2.39%
Reliance Capital Ltd.	2.22%
Power Grid Corporation of India Ltd.	2.04%
LIC Housing Finance Ltd.	1.66%
Adani Ports and Special Economic Zone Ltd.	1.34%
Others	1.47%
Cash and Money Markets	9.49%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	30.4243
Inception Date:	03-Mar-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.63%	2.50%	21.79%	4.23%	12.49%	10.58%
Benchmark**	1.27%	2.21%	20.16%	4.30%	12.12%	10.32%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	46.17
Debt	35.28
Total	81.45

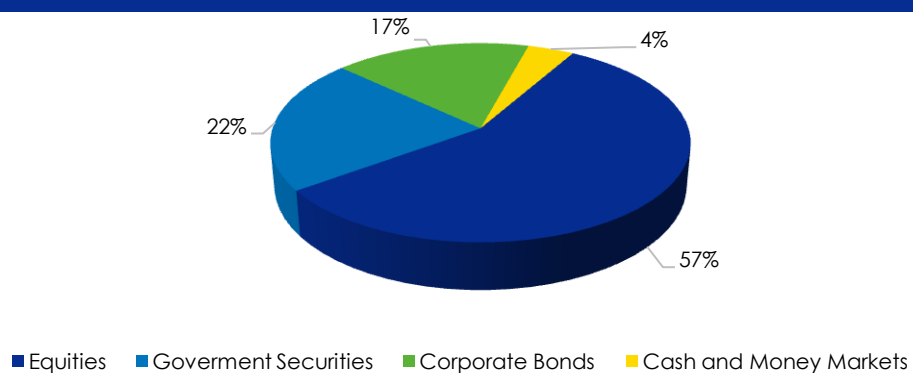
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.79

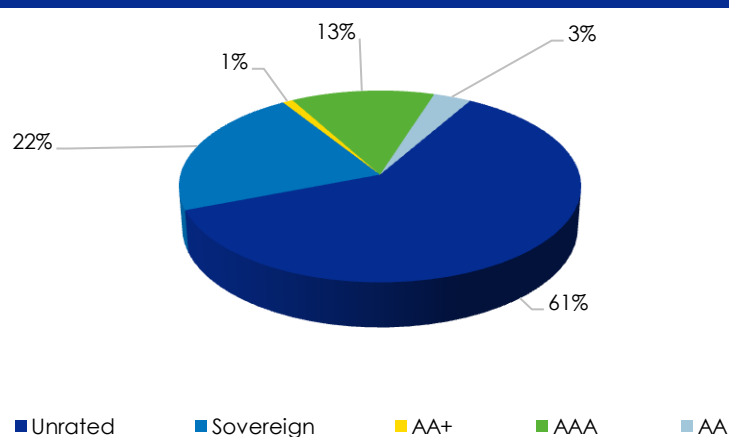
Investment as per Regulatory Category (%)

Approved	95.55%
Other	4.45%

Asset Mix



Rating Profile

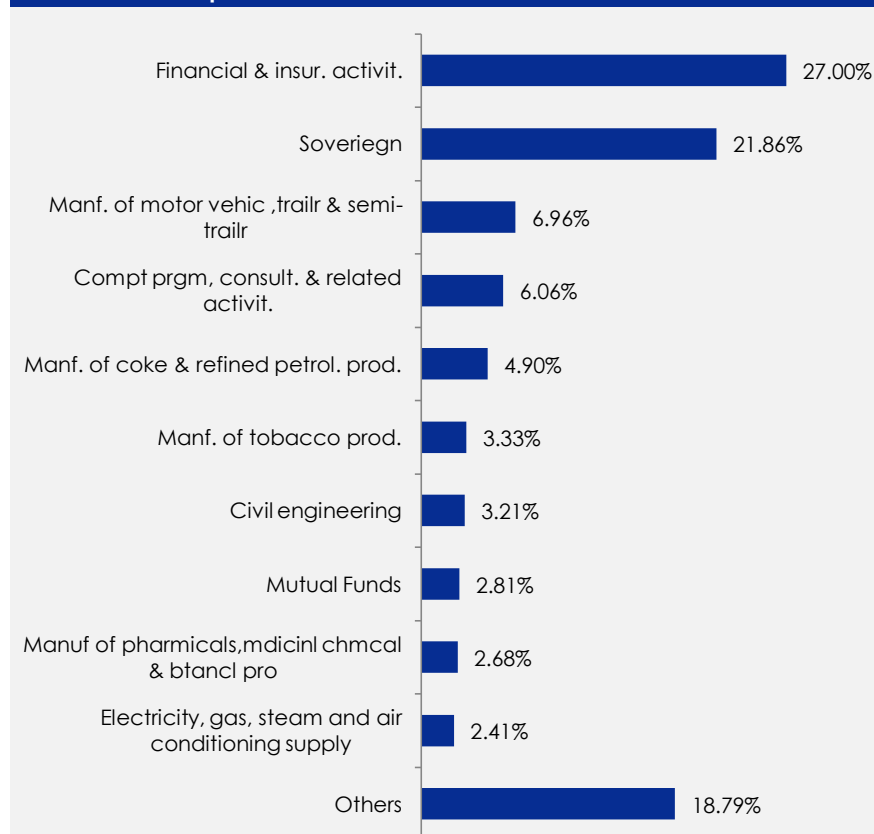


[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	56.70%
Infosys Ltd.	3.65%
Reliance Industries Ltd.	3.63%
HDFC Bank Ltd.	3.36%
ITC Ltd.	3.33%
ICICI Bank Ltd.	3.04%
Kotak Mahindra Mutual Fund	2.81%
Larsen & Toubro Ltd.	1.88%
Grasim Industries Ltd.	1.70%
Housing Development Finance Corporation Ltd.	1.54%
Lakshmi Vilas Bank Ltd.	1.27%
Others	30.49%
Government Securities	21.86%
6.84% GOI 2022	4.40%
6.79% GOI 2029	4.09%
7.68% GOI 2023	3.93%
8.83% GOI 2041	3.47%
8.24% GOI 2033	2.95%
8.3% GOI 2040	1.19%
7.73% GOI 2034	0.64%
8.13% GOI 2045	0.39%
7.61% GOI 2030	0.35%
8.4% GOI 2024	0.26%
Others	0.19%
Corporate Bonds	17.35%
National Capital Regional Planning Board	4.21%
Tata Motors Ltd.	3.42%
LIC Housing Finance Ltd.	2.57%
Power Finance Corporation Ltd.	1.35%
LIC Housing Finance Ltd.	1.28%
L&T Infra Debt Fund Ltd.	1.28%
Reliance Capital Ltd.	1%
Adani Ports and Special Economic Zone Ltd.	0.93%
ICICI Bank Ltd.	0.77%
Power Grid Corporation of India Ltd.	0.48%
Others	0.06%
Cash and Money Markets	4.09%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	18.4216
Inception Date:	22-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.77%	1.07%	26.65%	0.41%	12.46%	6.99%
Benchmark**	3.72%	1.06%	27.09%	-0.12%	12.25%	6.75%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	162.99
Debt	2.68
Total	165.67

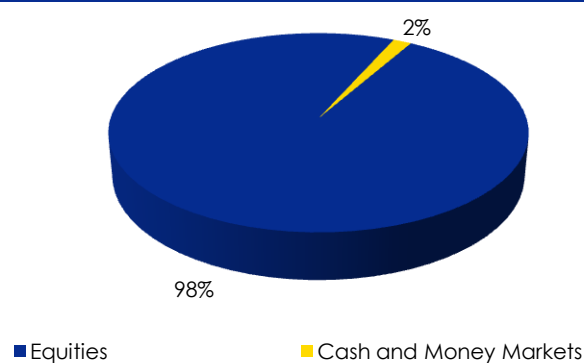
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

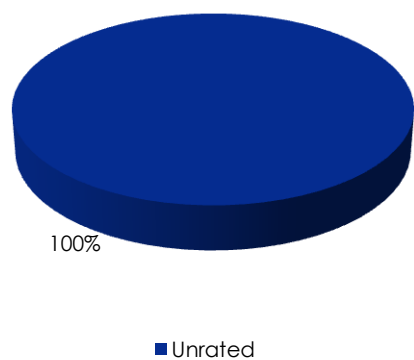
Investment as per Regulatory Category (%)

Approved	89.06%
Other	10.94%

Asset Mix



Rating Profile



[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.37%
Kotak Mahindra Mutual Fund	7.20%
ITC Ltd.	7.11%
Reliance Industries Ltd.	6.44%
Infosys Ltd.	6.42%
HDFC Bank Ltd.	6.26%
Housing Development Finance Corporation Ltd.	5.84%
Larsen & Toubro Ltd.	3.72%
ICICI Bank Ltd.	3.71%
Tata Consultancy Services Ltd.	3.60%
Tata Motors Ltd.	2.86%
Others	45.21%
Cash and Money Markets	1.63%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Financial & insur. activit.	23.97%
Compt prgm, consult. & related activit.	12.98%
Manf. of motor vehic ,trailr & semi-trailr	9.07%
Manf. of coke & refined petrol. prod.	7.52%
Mutual Funds	7.20%
Manf. of tobacco prod.	7.11%
Manuf of pharmaceuticals, medicinal chemical & botanical prod	5.25%
Electricity, gas, steam and air conditioning supply	3.95%
Civil engineering	3.72%
Manf. of chemicals & chemical prod.	3.02%
Others	16.20%

[§]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.

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 February 28,2017:	12.0285
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.56%	6.50%	40.54%	0.76%	15.16%	2.64%
Benchmark**	1.98%	2.14%	32.57%	-4.78%	9.07%	-2.12%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	9.55
Debt	0.17
Total	9.72

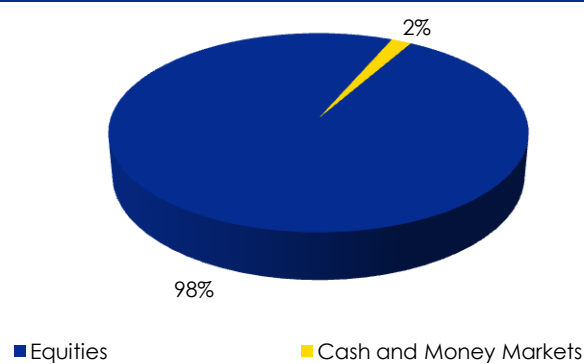
Modified Duration#

Security Type	Duration
Fixed Income Investments	NA

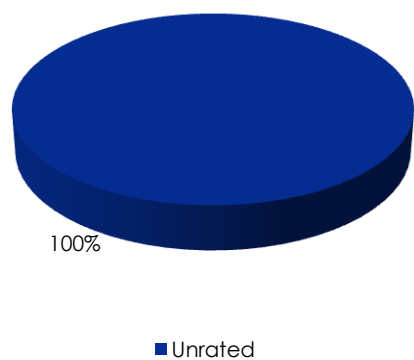
Investment as per Regulatory Category (%)

Approved	95.37%
Other	4.63%

Asset Mix



Rating Profile



^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	98.21%
Larsen & Toubro Ltd.	9.57%
Bharti Airtel Ltd.	9.11%
Power Grid Corporation of India Ltd.	8.93%
NTPC Ltd.	7.54%
Adani Ports and Special Economic Zone Ltd.	5.39%
Tata Power Co. Ltd.	4.13%
Ambuja Cements Ltd.	3.79%
Sadbhav Engineering Ltd.	3.22%
NCC Ltd.	3.09%
Bharti Infratel Ltd	2.50%
Others	40.94%
Cash and Money Markets	1.79%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Electricity, gas, steam and air conditioning supply	25.35%
Civil engineering	17.55%
Telecommunications	13.56%
Warehousing & support activit. for transp.	6.97%
Financial & insur. activit.	5.90%
Construction of buildings	5.82%
Manf. of electrical equipment	4.41%
Manuf of compu, electronic and optcl prod	3.99%
Manf. of other non-metallic mineral prod.	3.79%
Manf. of coke & refined petrol. prod.	2.79%
Others	9.87%

§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 is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on February 28,2017:	14.4062
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.51%	16.37%	66.20%	10.58%	24.06%	5.28%
Benchmark**	1.52%	12.77%	53.18%	2.20%	15.34%	-1.93%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	26.67
Debt	0.10
Total	26.76

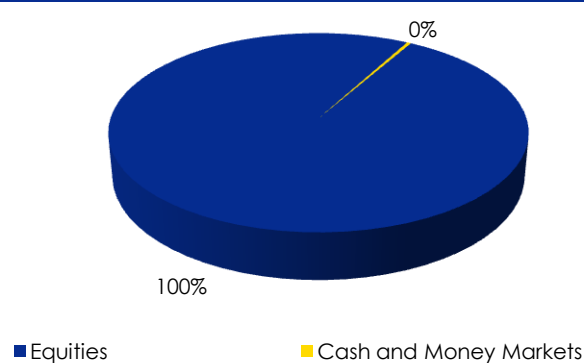
Modified Duration#

Security Type	Duration
Fixed Income Investments	NA

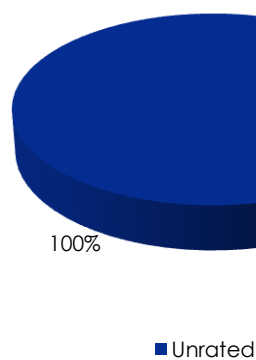
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile

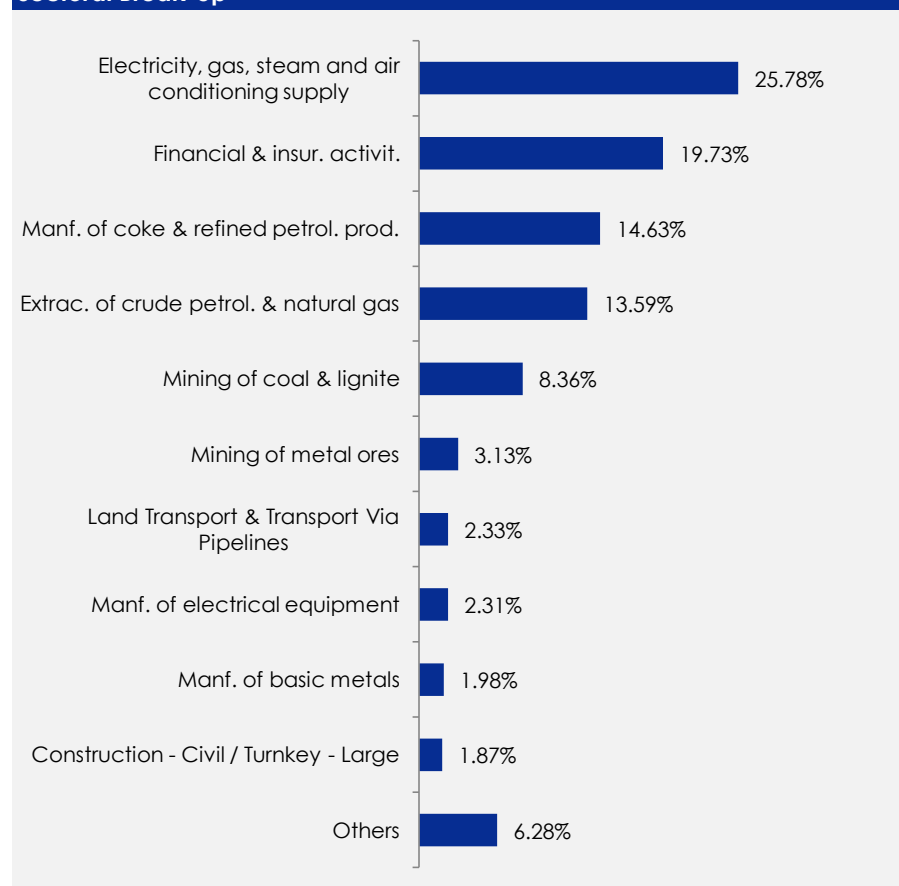


^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Equities	99.63%
Indian Oil Corporation Ltd.	9.59%
State Bank of India	9.50%
Oil & Natural Gas Corpn Ltd.	9.03%
Coal India Ltd.	8.36%
NTPC Ltd.	8.23%
Power Grid Corporation of India Ltd.	6.99%
Oil India Ltd.	4.56%
Rural Electrification Corporation	4.17%
Gail (India) Ltd.	3.94%
Indraprastha Gas Ltd.	3.45%
Others	31.81%
Cash and Money Markets	0.37%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is 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 February 28,2017:	17.8428
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.44%	2.52%	14.55%	6.76%	11.12%	8.50%
Benchmark**	-0.88%	3.09%	13.98%	7.99%	11.62%	8.55%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	1.73
Debt	9.98
Total	11.71

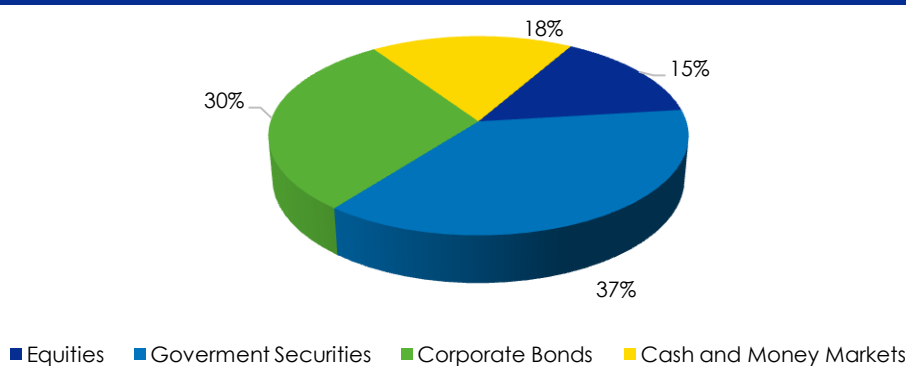
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.36

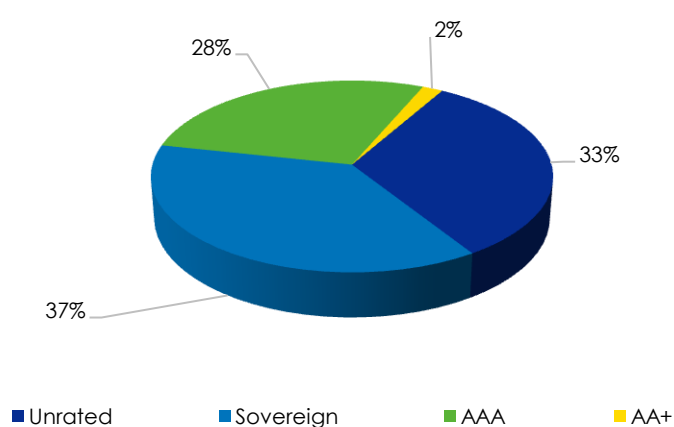
Investment as per Regulatory Category (%)

Approved	99.55%
Other	0.45%

Asset Mix

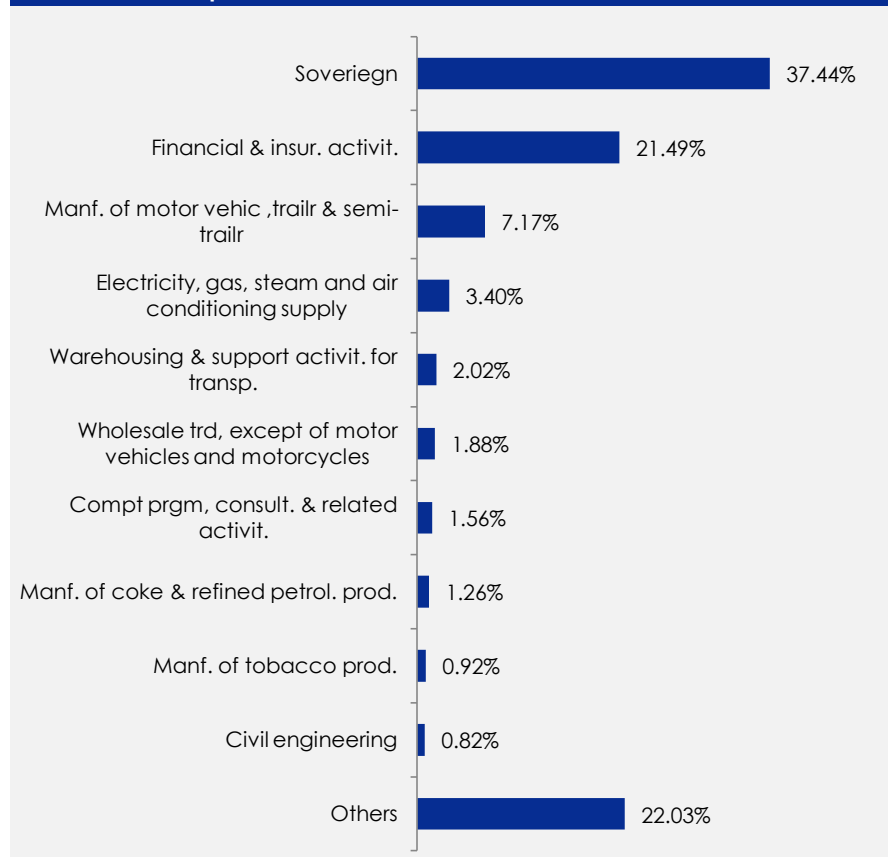


Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	14.75%
HDFC Bank Ltd.	1.13%
Reliance Industries Ltd.	0.95%
ICICI Bank Ltd.	0.92%
ITC Ltd.	0.92%
Infosys Ltd.	0.91%
Larsen & Toubro Ltd.	0.50%
Grasim Industries Ltd.	0.43%
Housing Development Finance Corporation Ltd.	0.40%
State Bank of India	0.39%
Tata Motors Ltd.	0.36%
Others	7.84%
Government Securities	37.44%
7.68% GOI 2023	10.17%
6.84% GOI 2022	9.42%
6.79% GOI 2029	7.28%
8.24% GOI 2033	2.74%
8.13% GOI 2045	2.31%
8.79% Gujarat SDL 2022	2.27%
6.97% GOI 2026	1.46%
8.12% GOI 2020	1.43%
8.2% GOI 2025	0.36%
Corporate Bonds	29.97%
Mahindra & Mahindra Ltd.	6.19%
L&T Infra Debt Fund Ltd.	4.46%
Reliance Gas Transportation Infrastructure Ltd.	2.83%
Reliance Capital Ltd.	2.62%
Power Finance Corporation Ltd.	2.56%
L&T Infra Debt Fund Ltd.	2.21%
Food Corporation of India	1.88%
Adani Ports and Special Economic Zone Ltd.	1.85%
LIC Housing Finance Ltd.	1.79%
LIC Housing Finance Ltd.	1.78%
Others	1.80%
Cash and Money Markets	17.84%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	17.3871
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.24%	2.67%	19.10%	5.80%	11.88%	8.10%
Benchmark**	0.19%	2.67%	17.07%	6.18%	11.92%	8.81%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	6.45
Debt	10.62
Total	17.07

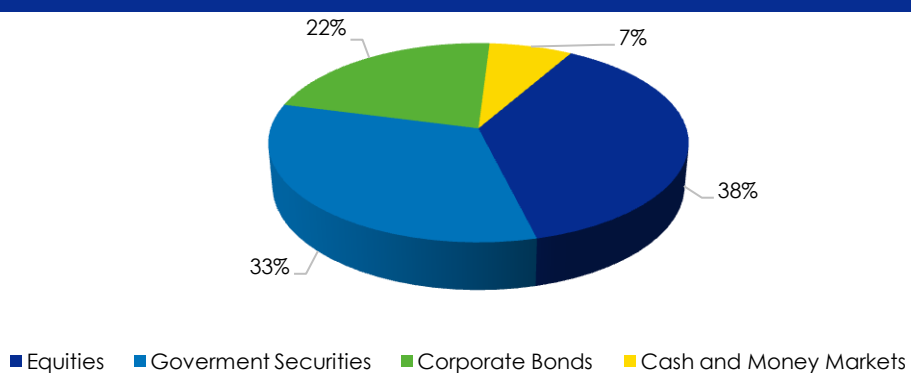
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.73

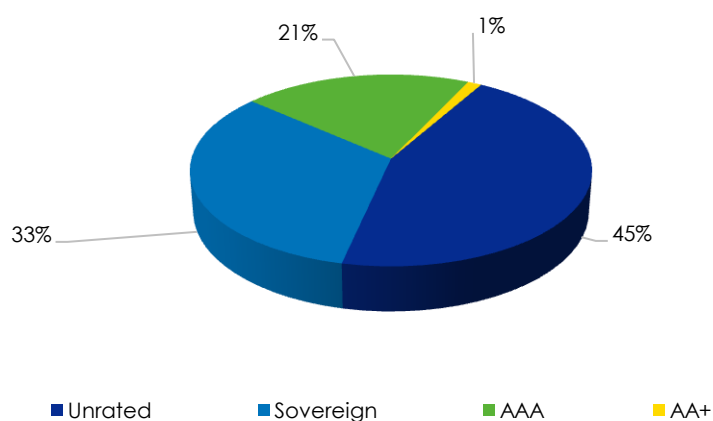
Investment as per Regulatory Category (%)

Approved	98.91%
Other	1.09%

Asset Mix

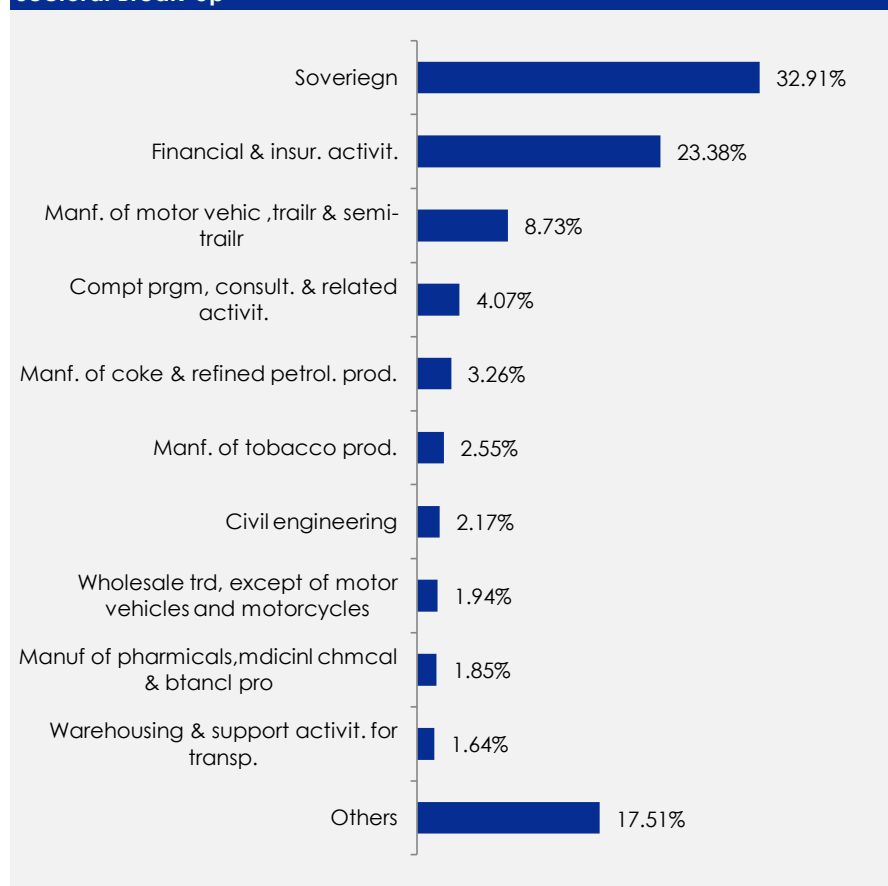


Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	37.78%
HDFC Bank Ltd.	2.90%
ITC Ltd.	2.55%
Infosys Ltd.	2.44%
Reliance Industries Ltd.	2.36%
ICICI Bank Ltd.	2.26%
Larsen & Toubro Ltd.	1.30%
Grasim Industries Ltd.	1.10%
State Bank of India	1.02%
Housing Development Finance Corporation Ltd.	1.02%
Sun Pharmaceuticals Industries Ltd.	0.86%
Others	19.97%
Government Securities	32.92%
7.68% GOI 2023	15.89%
8.33% GOI 2026	6.59%
8.28% GOI 2027	3.29%
6.79% GOI 2029	1.93%
8.79% Gujarat SDL 2022	1.56%
8.12% GOI 2020	1.41%
6.97% GOI 2026	1.00%
8.83% GOI 2041	0.66%
6.84% GOI 2022	0.59%
Corporate Bonds	21.94%
Mahindra & Mahindra Ltd.	6.36%
Tata Sons Ltd.	3.93%
L&T Infra Debt Fund Ltd.	3.06%
Food Corporation of India	1.94%
Power Finance Corporation Ltd.	1.76%
Adani Ports and Special Economic Zone Ltd.	1.27%
ICICI Bank Ltd.	1.22%
Tata Sons Ltd.	1.18%
Power Finance Corporation Ltd.	1.16%
NTPC Ltd.	0.06%
Cash and Money Markets	7.36%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	18.8577
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.79%	2.44%	21.61%	4.35%	13.37%	9.35%
Benchmark**	1.27%	2.21%	20.16%	4.30%	12.12%	8.74%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	10.12
Debt	7.52
Total	17.64

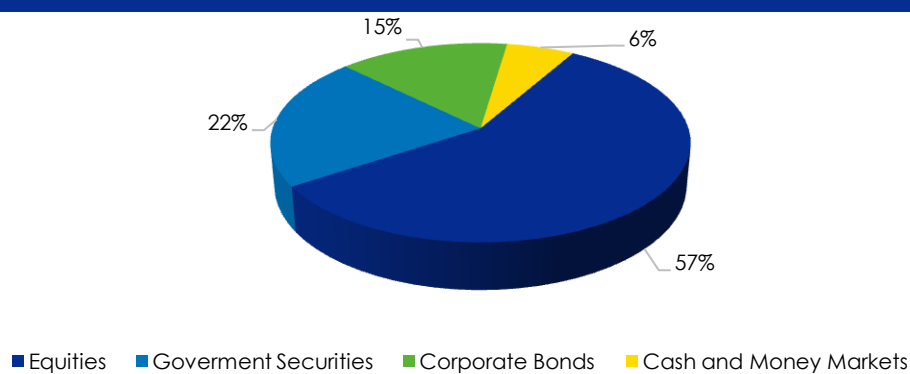
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.01

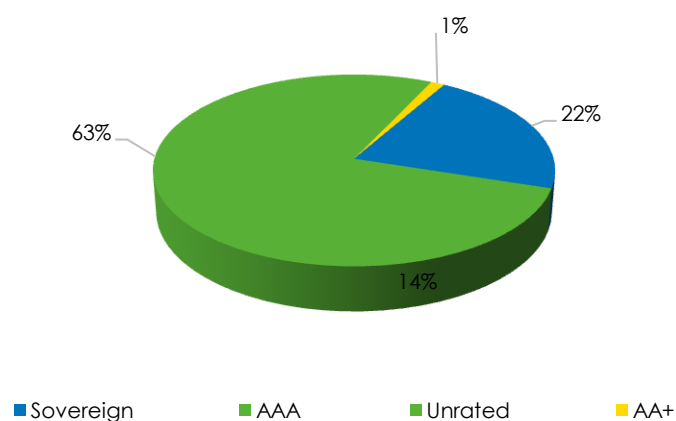
Investment as per Regulatory Category (%)

Approved	95.49%
Other	4.51%

Asset Mix



Rating Profile

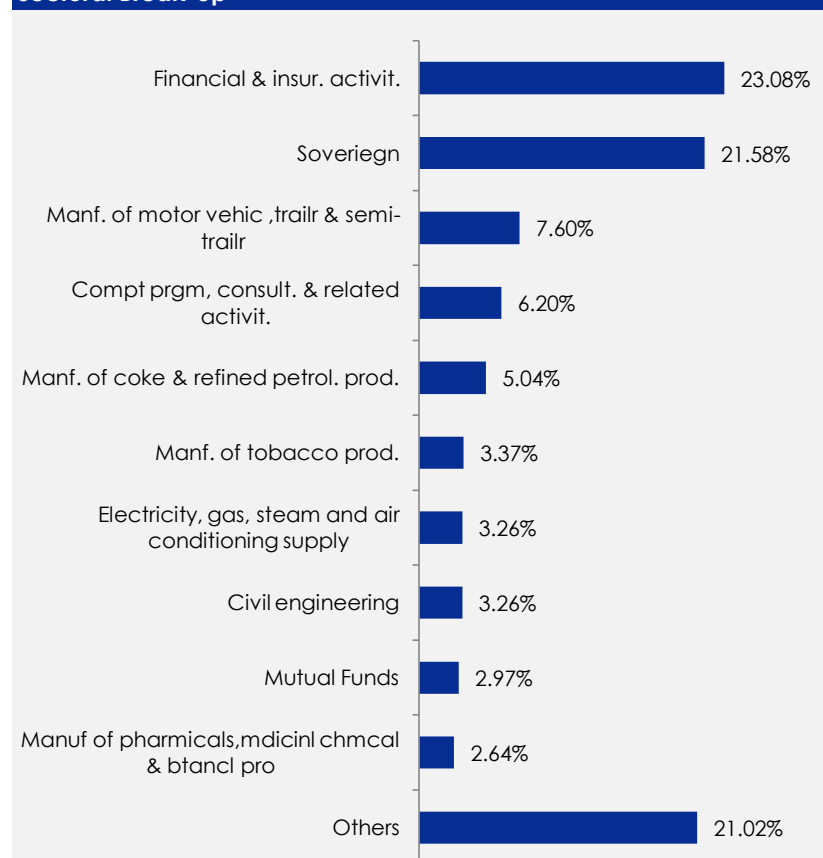


[^]Unrated (Equity+Cash)

Security Name

Net Asset (%)

Equities	57.39%
Infosys Ltd.	3.74%
Reliance Industries Ltd.	3.71%
ITC Ltd.	3.37%
HDFC Bank Ltd.	3.35%
ICICI Bank Ltd.	3.03%
Kotak Mahindra Mutual Fund	2.97%
Larsen & Toubro Ltd.	1.87%
Grasim Industries Ltd.	1.74%
Housing Development Finance Corporation Ltd.	1.53%
Lakshmi Vilas Bank Ltd.	1.34%
Others	30.74%
Government Securities	21.58%
8.28% GOI 2032	5.15%
6.84% GOI 2022	4.26%
6.97% GOI 2026	2.97%
6.79% GOI 2029	2.64%
7.68% GOI 2023	2.41%
8.2% GOI 2025	1.74%
8.83% GOI 2041	1.02%
8.13% GOI 2045	0.66%
6.90% OIL SPL 2026	0.43%
7.73% GOI 2034	0.30%
Corporate Bonds	15.04%
Mahindra & Mahindra Ltd.	4.11%
Tata Sons Ltd.	2.87%
Reliance Capital Ltd.	1.74%
L&T Infra Debt Fund Ltd.	1.48%
Reliance Gas Transportation Infrastructure Ltd.	1.25%
Adani Ports and Special Economic Zone Ltd.	1.23%
Power Finance Corporation Ltd.	1.13%
ICICI Bank Ltd.	0.59%
LIC Housing Finance Ltd.	0.59%
NTPC Ltd.	0.05%
Cash and Money Markets	5.99%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: 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 February 28,2017:	18.0794
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.83%	1.07%	26.72%	0.26%	12.33%	8.70%
Benchmark**	3.72%	1.06%	27.09%	-0.12%	12.25%	8.40%

* Compound Annual Growth Rate (CAGR)

Actual v/s 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	37.49
Debt	-0.16
Total	37.33

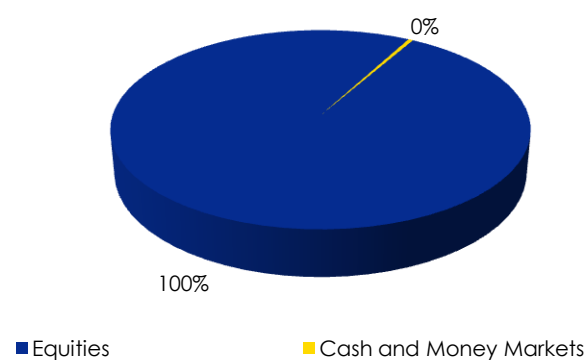
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	NA

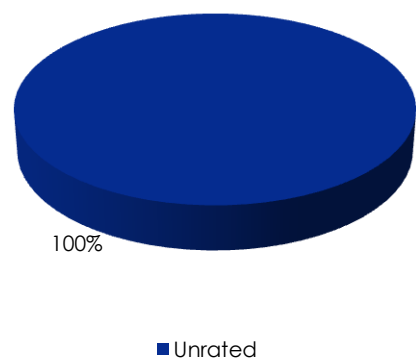
Investment as per Regulatory Category (%)

Approved	88.43%
Other	11.57%

Asset Mix



Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	100.42%
Kotak Mahindra Mutual Fund	7.77%
ITC Ltd.	7.18%
Reliance Industries Ltd.	6.51%
Infosys Ltd.	6.49%
HDFC Bank Ltd.	6.33%
Housing Development Finance Corporation Ltd.	5.90%
Larsen & Toubro Ltd.	3.76%
ICICI Bank Ltd.	3.75%
Tata Consultancy Services Ltd.	3.69%
Tata Motors Ltd.	2.89%
Others	46.15%
Cash and Money Markets	-0.42%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Financial & insur. activit.	24.33%
Compt prgm, consult. & related activit.	13.21%
Manf. of motor vehic ,trailr & semi-trailr	9.18%
Mutual Funds	7.77%
Manf. of coke & refined petrol. prod.	7.60%
Manf. of tobacco prod.	7.18%
Manuf of pharmaceuticals, medicinal chemical & botanical prod	5.35%
Electricity, gas, steam and air conditioning supply	4.03%
Civil engineering	3.76%
Manf. of chemicals & chemical prod.	3.08%
Others	14.49%

[§]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.

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.75% and 6.25% respectively for 12 months ending September 30, 2014.

All return shown in AVIVA investor are net of Fund Management Charges.

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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CAGR- Compounded Annualised Growth Rate

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Aviva Life Insurance Company India Limited

Aviva Tower, Sector Road, Opp. Golf Course, Sector 43, Gurgaon, Haryana -122 003

CIN: U66010DL2000PLC107880

Tel: +91(0) 124 270 9000-01, **Fax:** +91(0) 124 257 1214

E-mail: customerservices@avivaindia.com

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