

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

Aviva

Group Investor



Disclaimer/Disclosure

Aviva Life Insurance Company India Limited Aviva Towers ,Sector road,Opp.Golf Course, DLF Phase-V,Sector 43,Gurgoan,Haryana-122 003
Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214 Registered office:2nd Floor,Prakashdeep Building, 7,Tolstoy Marg, New Delhi -110 001

Fund Details

Investment Objective: The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks

The risk profile for this fund is Low

NAV as on July 31, 2017:	25.6925
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.95%	5.58%	10.32%	10.84%	11.15%	9.16%
Benchmark**	0.98%	5.14%	10.00%	10.66%	11.00%	7.76%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	227.78
Total	227.78

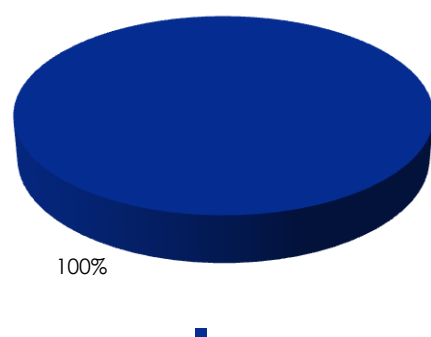
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.75

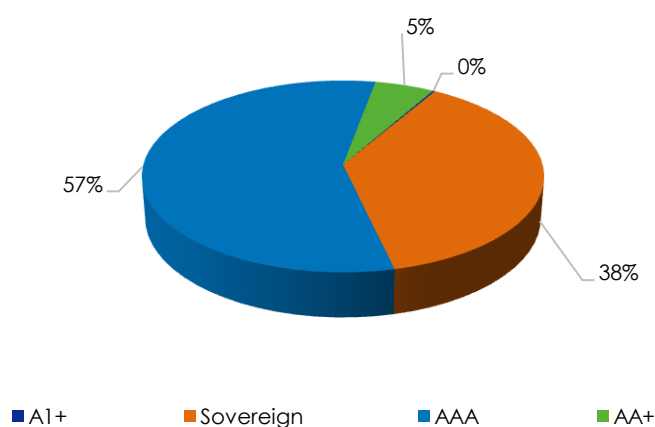
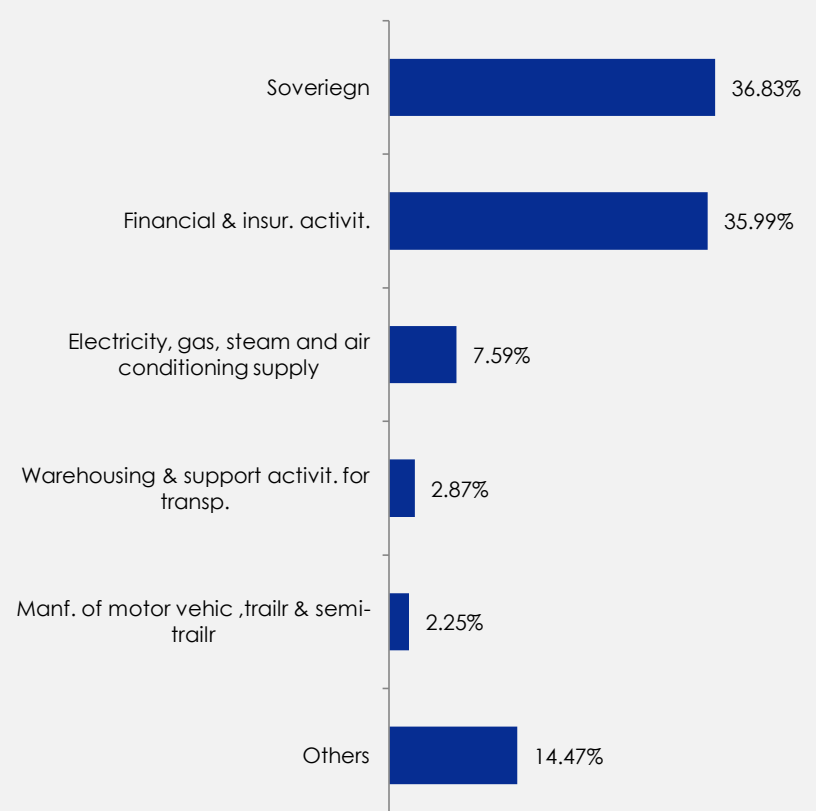
Security Name

Security Name	Net Asset (%)
Government Securities	36.83%
6.79% GOI 2027	8.03%
6.79% GOI 2029	5.70%
6.57% GOI 2033	5.53%
7.73% GOI 2034	5.45%
7.35% GOI 2024	5.10%
8.13% GOI 2045	1.47%
6.84% GOI 2022	1.41%
8.27% GOI 2020	1.14%
7.16% GOI 2023	1.02%
8.15% GOI 2026	0.71%
Others	3.00%
Corporate Bonds	48.40%
Rural Electrification Corporation	5.00%
Tata Sons Ltd.	3.64%
Indian Railway Finance Corporation Ltd.	3.28%
Power Finance Corporation Ltd.	2.97%
Power Finance Corporation Ltd.	2.93%
Adani Ports and Special Economic Zone Ltd.	2.87%
Power Grid Corporation of India Ltd.	2.45%
Reliance Capital Ltd.	2.38%
Mahindra & Mahindra Ltd.	2.25%
L&T Infra Debt Fund Ltd.	2.12%
Others	18.51%
Cash and Money Markets	14.77%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on July 31, 2017:	27.4452
Inception Date:	13-Jul-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.61%	6.88%	12.09%	10.90%	11.10%	9.31%
Benchmark**	1.85%	6.62%	11.27%	10.46%	10.84%	8.40%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	40.00%	100.00%
Equity	0.00%	20.00%
Money Market Instruments & Cash	0.00%	40.00%

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

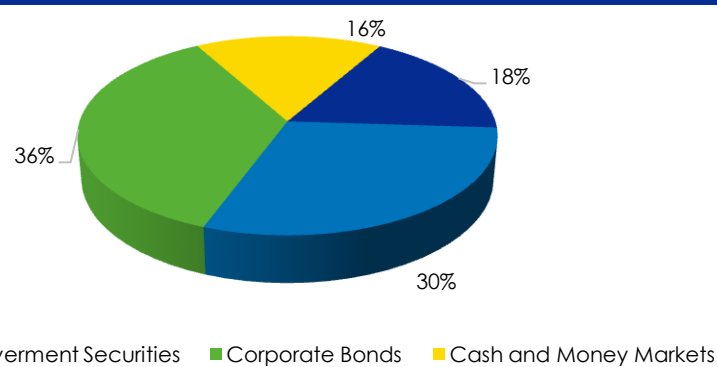
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.39
Debt	43.84
Total	53.23

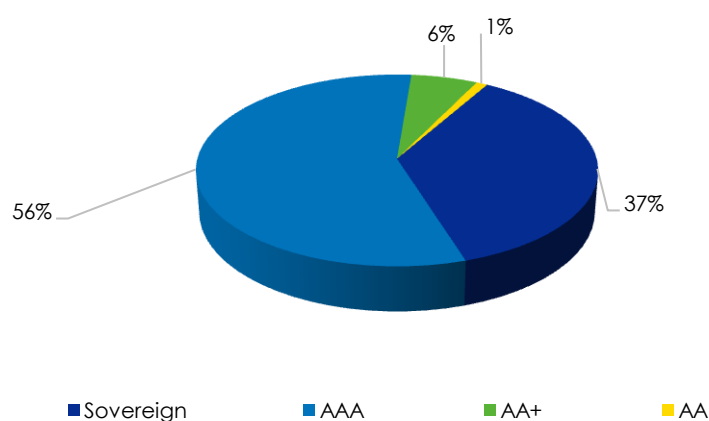
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.67

Asset Mix



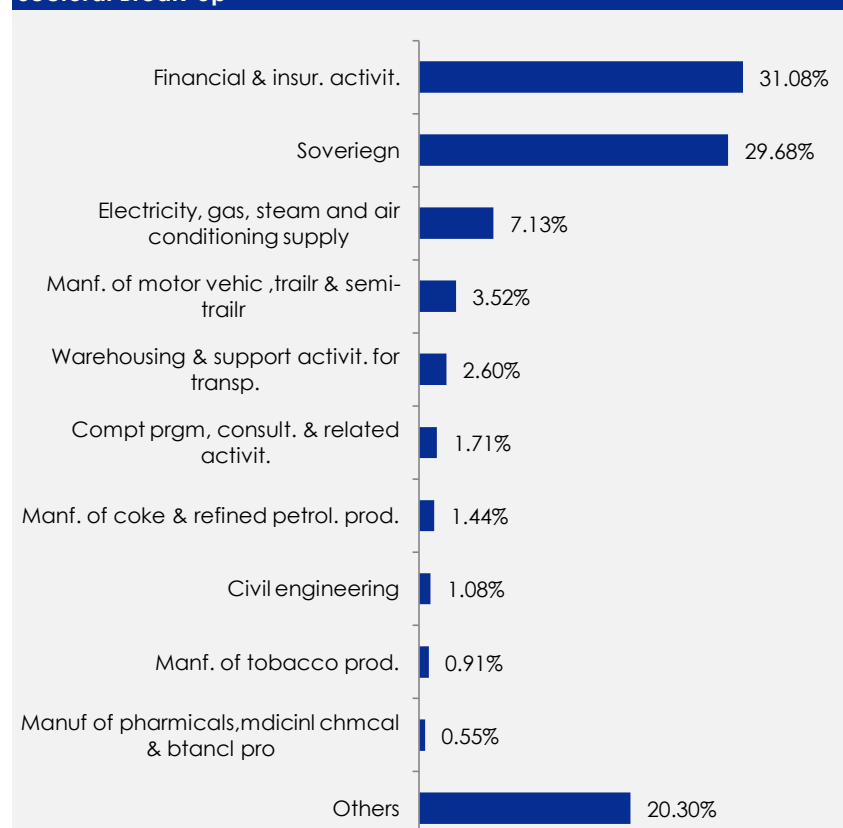
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	17.66%
HDFC Bank Ltd.	1.72%
Reliance Industries Ltd.	1.18%
Infosys Ltd.	1.15%
ICICI Bank Ltd.	0.93%
Housing Development Finance Corporation Ltd.	0.92%
ITC Ltd.	0.91%
Larsen & Toubro Ltd.	0.72%
Kotak Mahindra Bank Ltd.	0.60%
State Bank of India	0.56%
Lakshmi Vilas Bank Ltd.	0.36%
Others	8.61%
Government Securities	29.68%
6.57% GOI 2033	7.33%
6.79% GOI 2029	4.54%
8.4% GOI 2024	3.66%
6.79% GOI 2027	3.15%
7.73% GOI 2034	3.10%
7.35% GOI 2024	2.46%
8.2% GOI 2025	2.21%
8.28% GOI 2032	1.50%
8.13% GOI 2045	0.92%
7.16% GOI 2023	0.81%
Corporate Bonds	36.19%
Power Grid Corporation of India Ltd.	6.51%
Indian Railway Finance Corporation Ltd.	4.20%
Rural Electrification Corporation	3.25%
L&T Infra Debt Fund Ltd.	3%
Adani Ports and Special Economic Zone Ltd.	2.50%
Rural Electrification Corporation	2.36%
Reliance Capital Ltd.	2.35%
Power Finance Corporation Ltd.	2.28%
Power Finance Corporation Ltd.	1.52%
Mahindra & Mahindra Ltd.	1.44%
Others	6.78%
Cash and Money Markets	16.47%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

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

Fund Details

Investment Objective: To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on July 31, 2017:	25.2973
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.45%	8.49%	14.03%	11.19%	11.44%	9.21%
Benchmark**	2.66%	8.02%	12.45%	10.20%	10.63%	9.06%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	15.00%	90.00%
Equity	0.00%	45.00%
Money Market Instruments & Cash	0.00%	40.00%

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

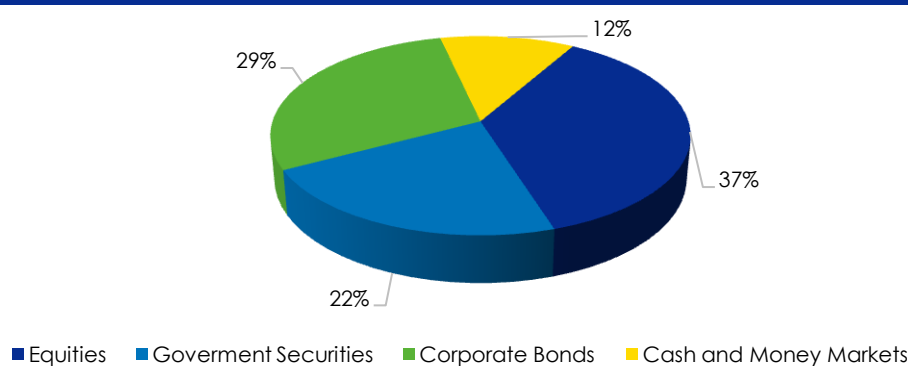
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.51
Debt	18.12
Total	28.63

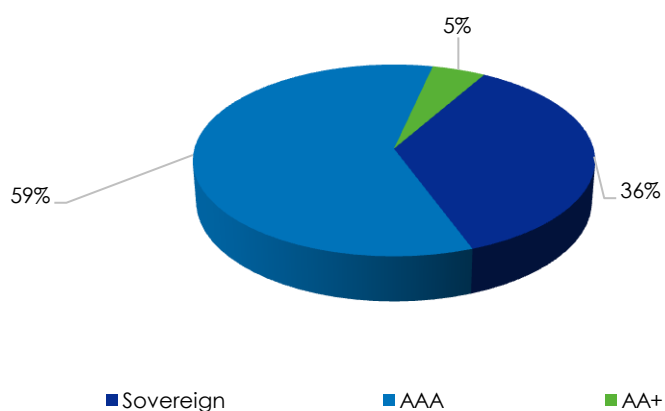
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.87

Asset Mix



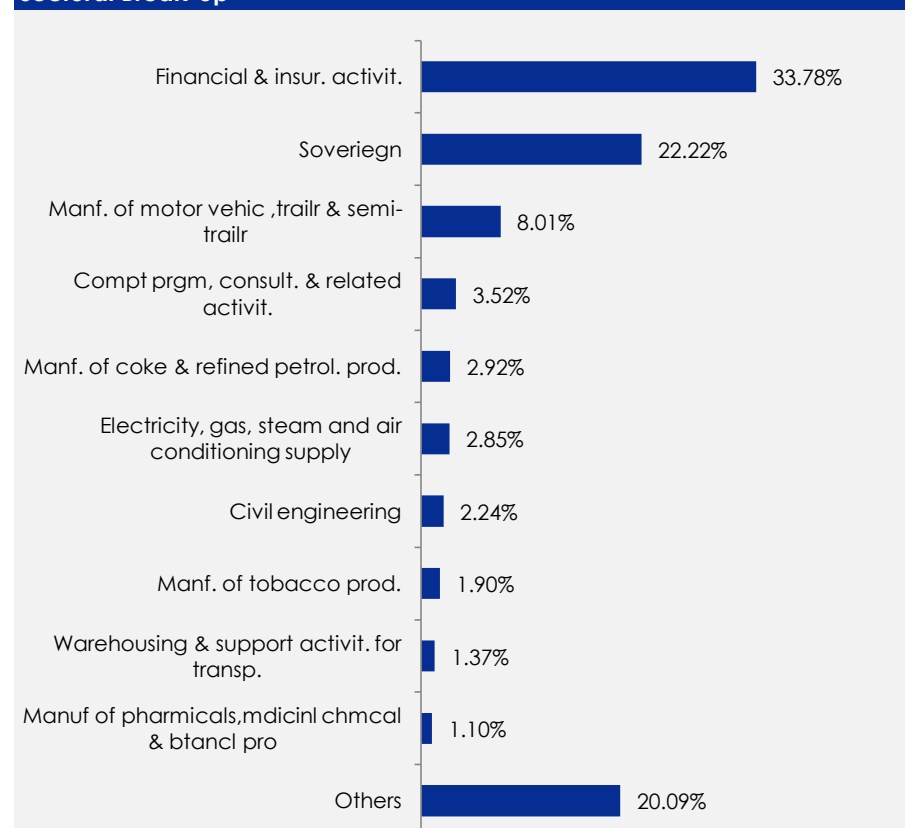
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	36.71%
HDFC Bank Ltd.	3.50%
Reliance Industries Ltd.	2.39%
Infosys Ltd.	2.38%
Housing Development Finance Corporation Ltd.	1.90%
ITC Ltd.	1.90%
ICICI Bank Ltd.	1.89%
Larsen & Toubro Ltd.	1.46%
Kotak Mahindra Bank Ltd.	1.21%
State Bank of India	1.14%
Lakshmi Vilas Bank Ltd.	0.81%
Others	18.13%
Government Securities	22.22%
8.4% GOI 2024	4.35%
6.79% GOI 2027	3.82%
6.79% GOI 2029	3.71%
6.57% GOI 2033	2.55%
8.24% GOI 2033	1.93%
7.73% GOI 2034	1.79%
7.35% GOI 2024	1.69%
8.27% GOI 2020	1.35%
7.16% GOI 2023	0.68%
8.13% GOI 2045	0.35%
Corporate Bonds	29.19%
Mahindra & Mahindra Ltd.	5.36%
LIC Housing Finance Ltd.	3.51%
Indian Railway Finance Corporation Ltd.	2.90%
Rural Electrification Corporation	2.49%
Rural Electrification Corporation	2.19%
Power Finance Corporation Ltd.	2.12%
L&T Infra Debt Fund Ltd.	1.88%
Reliance Capital Ltd.	1.82%
Power Grid Corporation of India Ltd.	1.51%
Adani Ports and Special Economic Zone Ltd.	1.16%
Others	4.25%
Cash and Money Markets	11.88%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

Fund Details

Investment Objective: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on July 31, 2017:	29.9374
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.30%	10.33%	16.29%	11.53%	11.77%	10.82%
Benchmark**	3.63%	9.69%	13.79%	9.82%	10.31%	9.50%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	20.00%	60.00%
Equity	20.00%	60.00%
Money Market Instruments & Cash	0.00%	60.00%

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

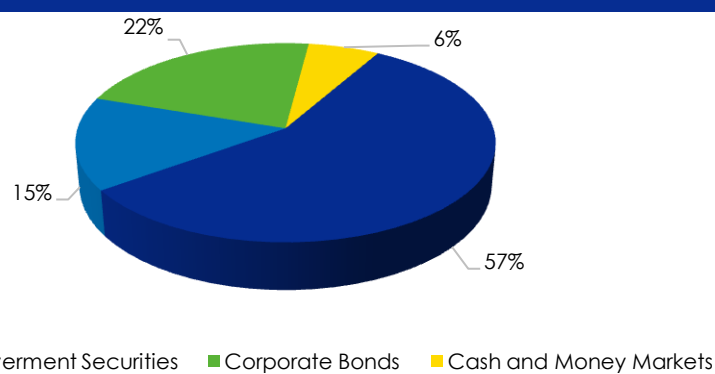
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.74
Debt	5.13
Total	11.87

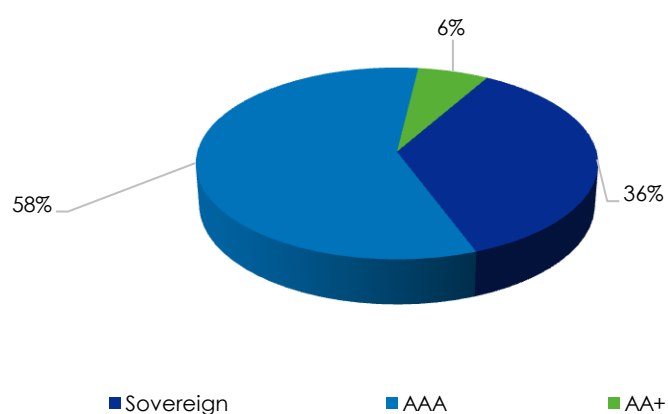
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.92

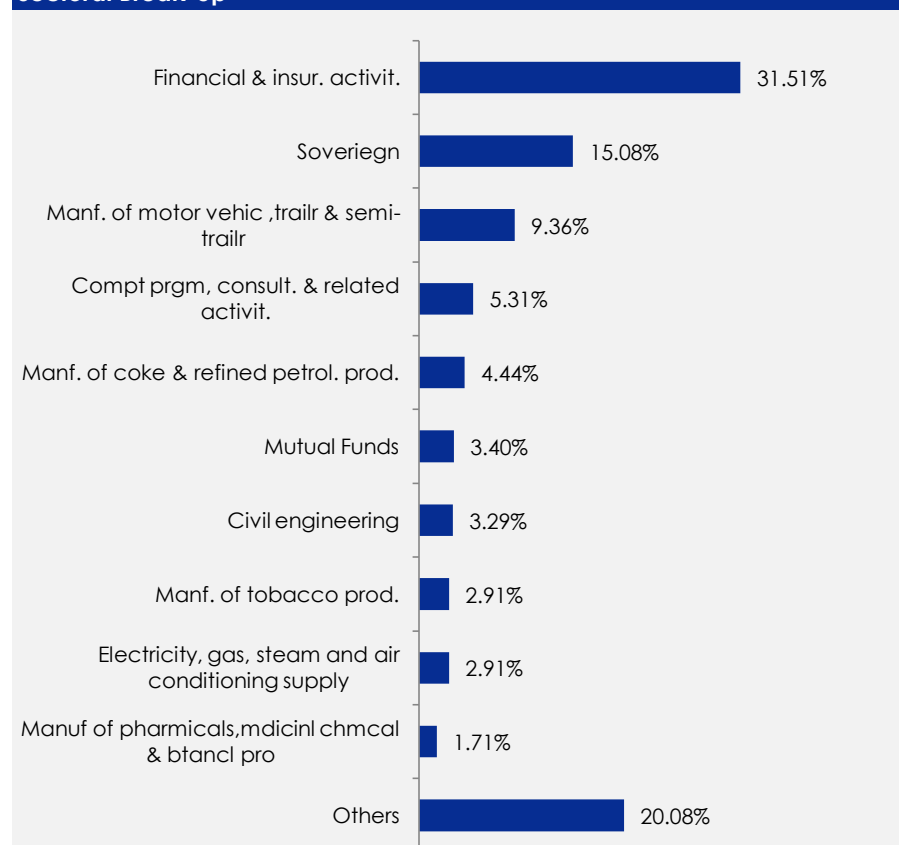
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	56.75%
HDFC Bank Ltd.	4.12%
Infosys Ltd.	3.68%
Reliance Industries Ltd.	3.65%
Kotak Mahindra Mutual Fund	3.40%
Housing Development Finance Corporation Ltd.	2.91%
ITC Ltd.	2.91%
ICICI Bank Ltd.	2.89%
Larsen & Toubro Ltd.	2.12%
Kotak Mahindra Bank Ltd.	1.56%
State Bank of India	1.45%
Others	28.06%
Government Securities	15.08%
8.27% GOI 2020	3.26%
6.79% GOI 2029	2.53%
8.28% GOI 2032	2.52%
8.79% Gujarat SDL 2022	2.26%
7.73% GOI 2034	1.63%
7.16% GOI 2023	1.29%
7.35% GOI 2024	1.04%
8.13% GOI 2045	0.38%
6.79% GOI 2027	0.17%
Corporate Bonds	21.88%
LIC Housing Finance Ltd.	6.58%
Mahindra & Mahindra Ltd.	5.39%
Reliance Capital Ltd.	1.76%
Rural Electrification Corporation	1.76%
Power Finance Corporation Ltd.	1.71%
Adani Ports and Special Economic Zone Ltd.	0.93%
Power Grid Corporation of India Ltd.	0.91%
ICICI Bank Ltd.	0.90%
Indian Railway Finance Corporation Ltd.	0.86%
Power Finance Corporation Ltd.	0.85%
Others	0.23%
Cash and Money Markets	6.29%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

Fund Details

Investment Objective: The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on July 31, 2017:	23.4617
Inception Date:	31-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.49%	2.41%	6.17%	6.67%	7.14%	8.29%
Benchmark**	0.57%	2.79%	6.83%	7.31%	7.78%	7.64%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	0.00%	20.00%
Money Market Instruments & Cash	80.00%	100.00%

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

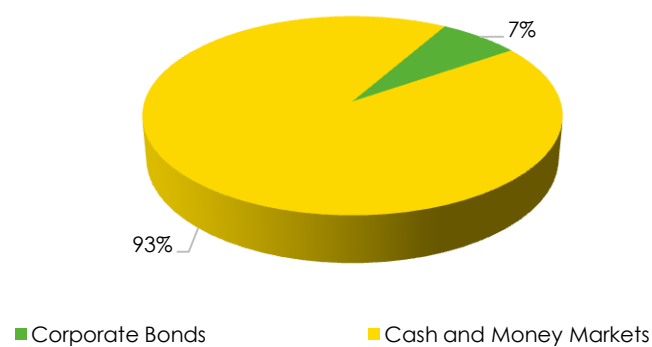
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.60
Total	1.60

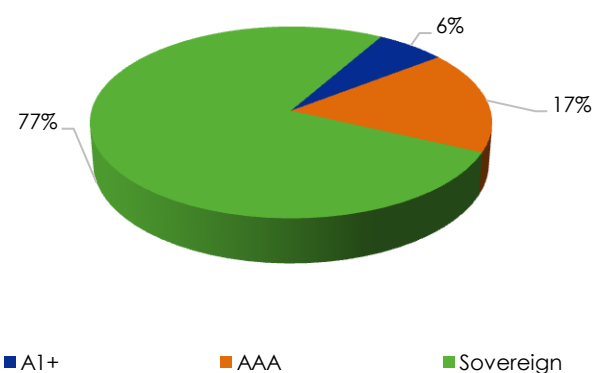
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.71

Asset Mix

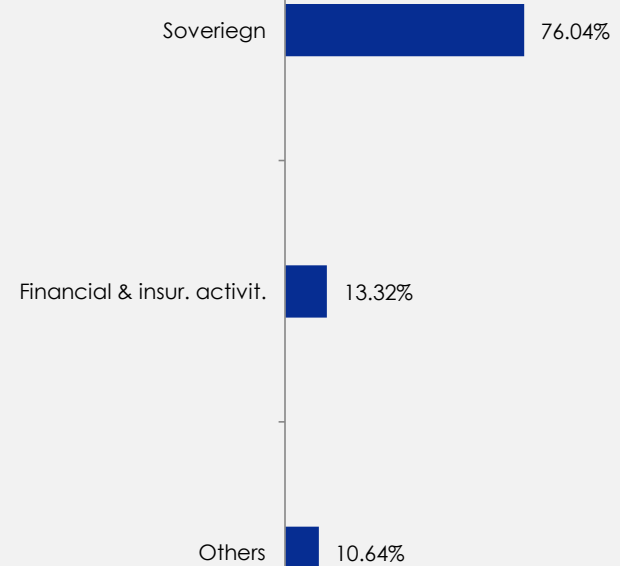


Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	7.10%
Tata Sons Ltd.	7.10%
COMMERCIAL PAPERS	6.22%
Reliance Capital Ltd.	6.22%
Cash and Money Markets	86.68%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

Group Superannation, Gratuity and Leave Encashment
Pension Short Term Debt Fund

ULGF00613/02/2009GROUPSDEBT122
 July 2017



Fund Details

Investment Objective: The investment objective of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

NAV as on July 31,2017:	18.7901
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.45%	2.16%	5.41%	7.98%	8.02%	7.74%
Benchmark**	0.57%	2.79%	6.83%	7.31%	7.78%	7.53%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	0.00%	50.00%
Money Market Instruments & Cash	0.00%	100.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.23
Total	0.23

Modified Duration#

Security Type	Duration
Fixed Income Investments	0.69

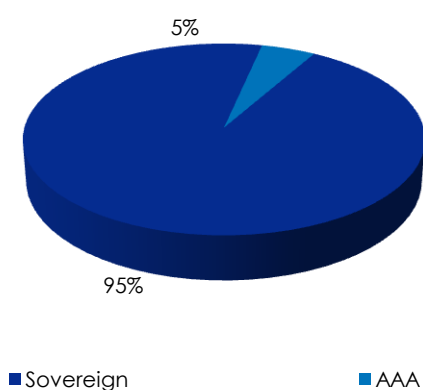
Security Name

Security Name	Net Asset (%)
Cash and Money Markets	100%
Portfolio Total	100.00%

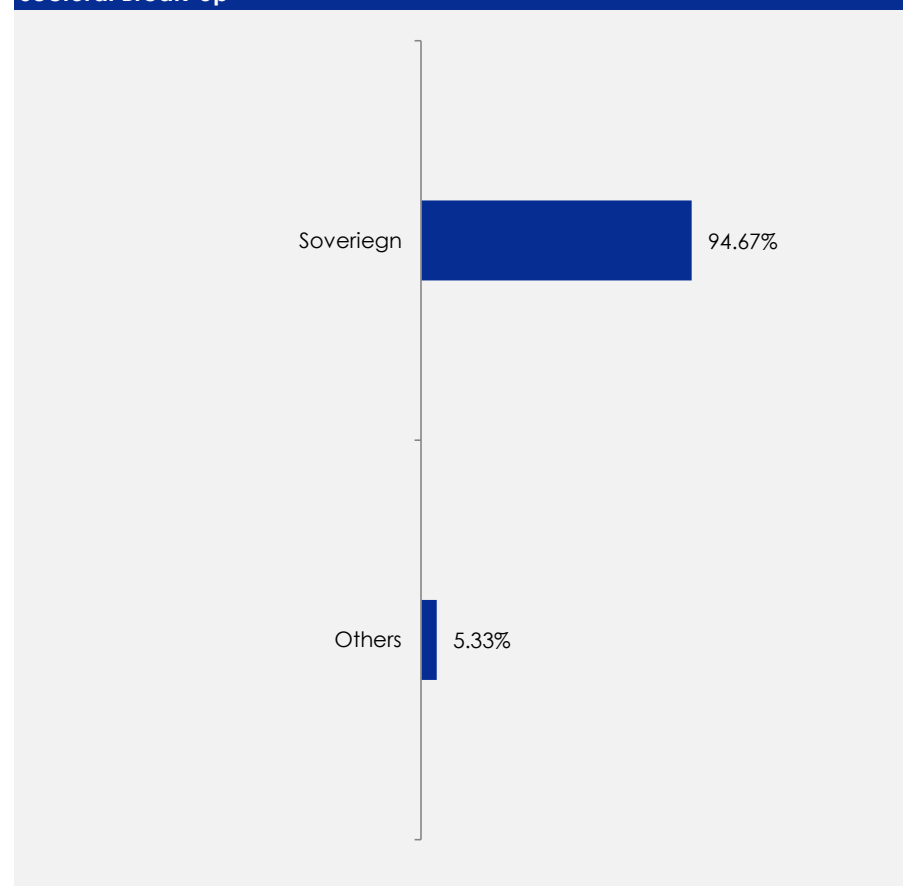
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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Disclaimer

Benchmark Indices Provided by CRISIL

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CAGR- Compounded Annualised Growth Rate

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