

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

Aviva

Group Investor



Disclaimer/Disclosure

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

Fund Details

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

The risk profile for this fund is Low

NAV as on March 31, 2017:	24.6590
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.33%	2.88%	11.42%	9.16%	11.21%	9.04%
Benchmark**	1.29%	3.36%	11.09%	9.64%	11.26%	7.64%

* 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	207.19
Total	207.19

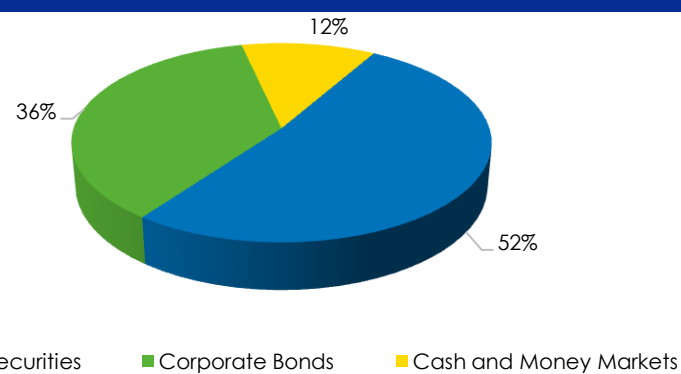
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.81

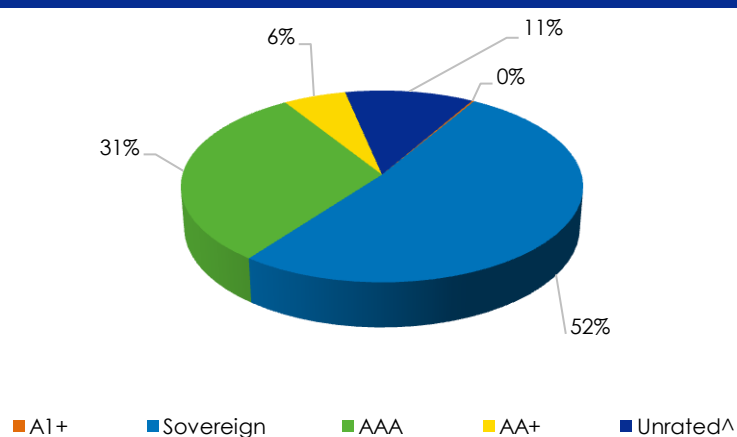
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix

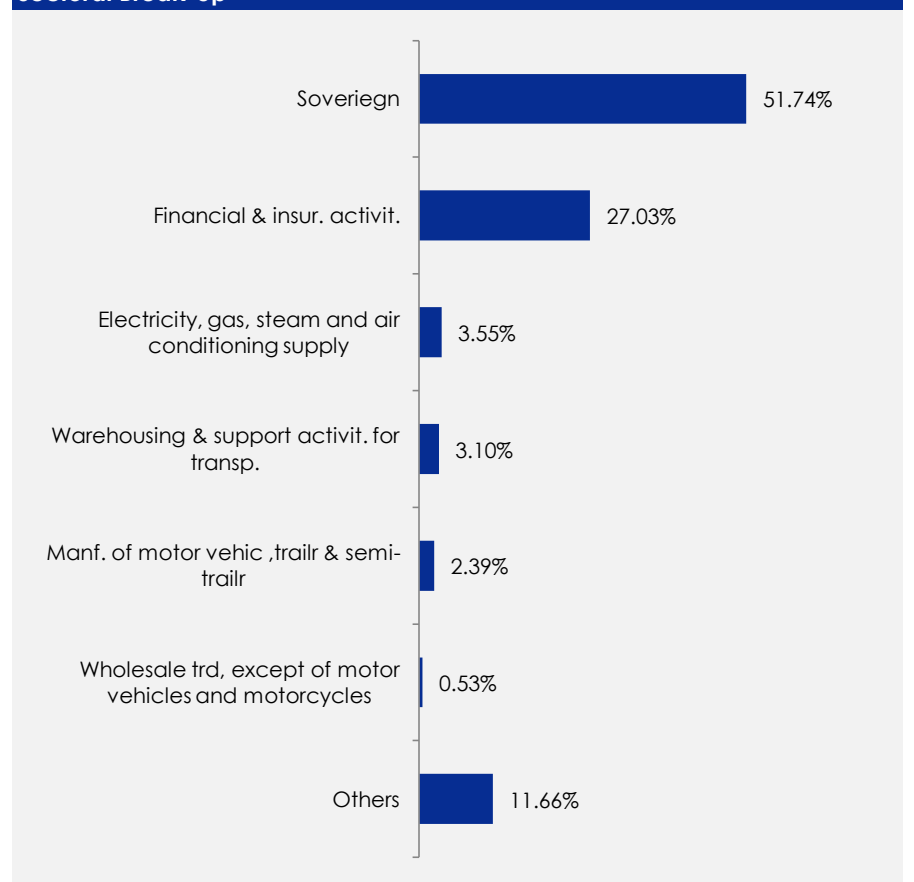


Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Government Securities	51.74%
7.73% GOI 2034	10.76%
8.15% GOI 2026	9.86%
8.27% GOI 2020	8.14%
7.61% GOI 2030	5.09%
8.13% GOI 2045	4.39%
6.79% GOI 2029	3.14%
7.68% GOI 2023	2.66%
6.84% GOI 2022	2.59%
8.33% GOI 2036	1.88%
8.32% GOI 2032	1.37%
Others	1.86%
Corporate Bonds	36.41%
L&T Infra Debt Fund Ltd.	4.20%
Tata Sons Ltd.	3.96%
Adani Ports and Special Economic Zone Ltd.	3.10%
LIC Housing Finance Ltd.	3.06%
Reliance Capital Ltd.	2.57%
Mahindra & Mahindra Ltd.	2.39%
LIC Housing Finance Ltd.	2.13%
Reliance Gas Transportation Infrastructure Ltd.	1.92%
L&T Infra Debt Fund Ltd.	1.89%
Power Finance Corporation Ltd.	1.84%
Others	9.35%
Cash and Money Markets	11.85%
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 progressive return on the investment.

The risk profile for this fund is Low

NAV as on March 31, 2017:	26.1677
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	1.90%	4.08%	13.26%	8.95%	11.82%	9.15%
Benchmark**	1.66%	3.99%	12.53%	8.77%	11.39%	8.21%

* 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	8.02
Debt	37.39
Total	45.40

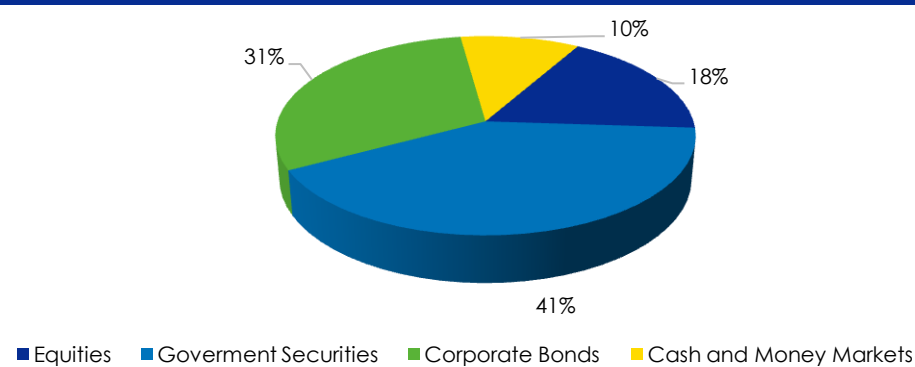
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.55

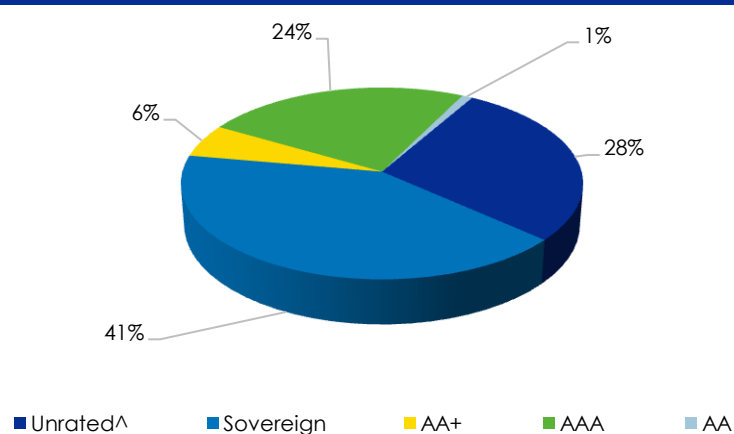
Investment as per Regulatory Category (%)

Approved	99.50%
Other	0.50%

Asset Mix



Rating Profile



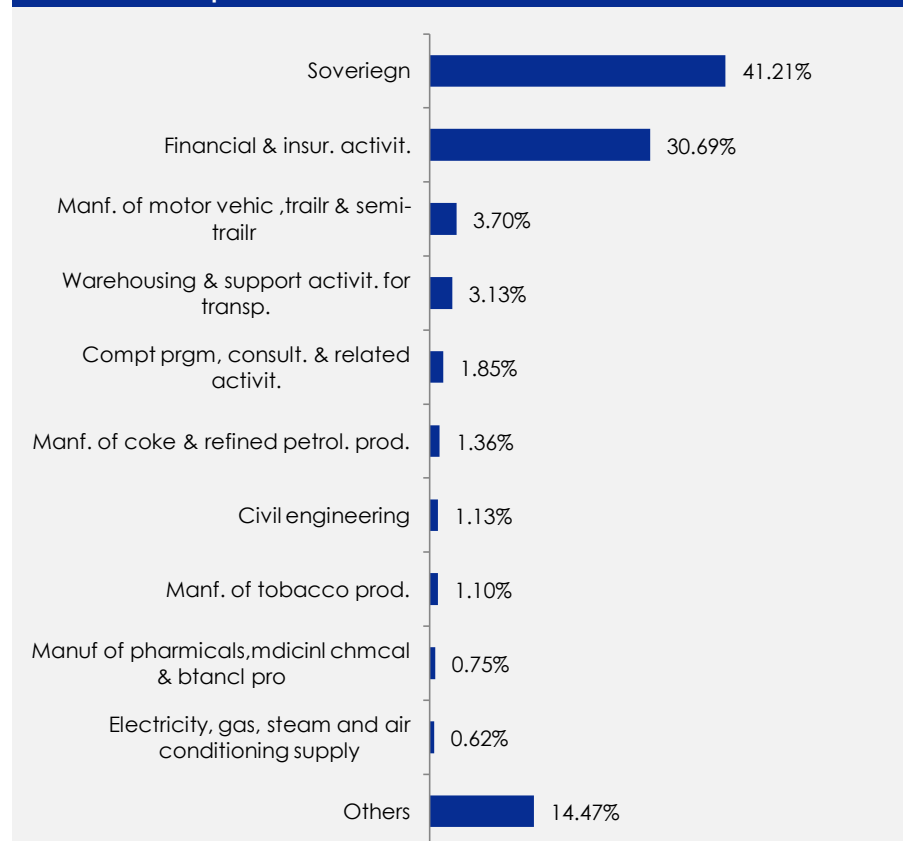
^Unrated (Equity+Cash)

Security Name

Net Asset (%)

Equities	17.69%
Infosys Ltd.	1.16%
ITC Ltd.	1.10%
ICICI Bank Ltd.	1.05%
HDFC Bank Ltd.	0.99%
Reliance Industries Ltd.	0.99%
Housing Development Finance Corporation Ltd.	0.92%
Larsen & Toubro Ltd.	0.67%
State Bank of India	0.67%
Grasim Industries Ltd.	0.50%
Lakshmi Vilas Bank Ltd.	0.44%
Others	9.20%
Government Securities	41.21%
6.84% GOI 2022	10.02%
7.73% GOI 2034	4.44%
8.27% GOI 2020	4.41%
8.13% GOI 2045	4.35%
8.4% GOI 2024	4.29%
7.61% GOI 2030	2.62%
8.2% GOI 2025	2.55%
9.2% GOI 2030	2.29%
6.79% GOI 2029	2.27%
8.28% GOI 2032	1.71%
Others	2.26%
Corporate Bonds	30.57%
ICICI Bank Ltd.	3.54%
L&T Infra Debt Fund Ltd.	3.45%
LIC Housing Finance Ltd.	3.02%
Adani Ports and Special Economic Zone Ltd.	2.88%
Reliance Capital Ltd.	2.71%
L&T Infra Debt Fund Ltd.	2.32%
LIC Housing Finance Ltd.	2.32%
Mahindra & Mahindra Ltd.	1.63%
Tata Sons Ltd.	1.56%
Power Finance Corporation Ltd.	1.54%
Others	5.60%
Cash and Money Markets	10.53%
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 capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on March 31,2017:	23.8409
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	2.25%	4.85%	15.06%	8.55%	12.49%	8.92%
Benchmark**	2.00%	4.56%	13.86%	7.88%	11.43%	8.78%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.96
Debt	18.54
Total	28.50

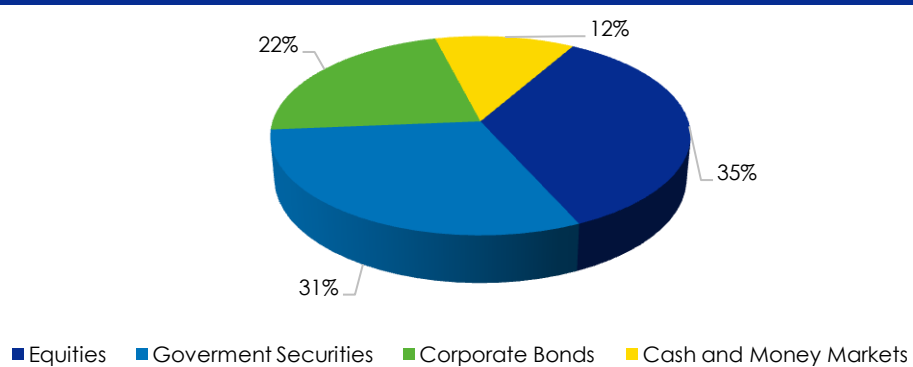
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.47

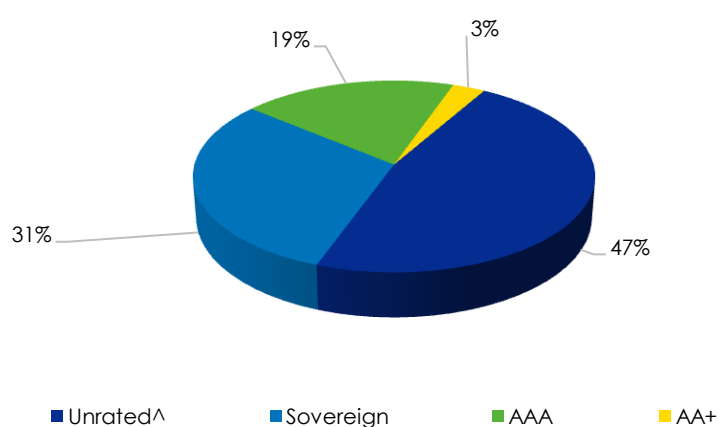
Investment as per Regulatory Category (%)

Approved	98.96%
Other	1.04%

Asset Mix

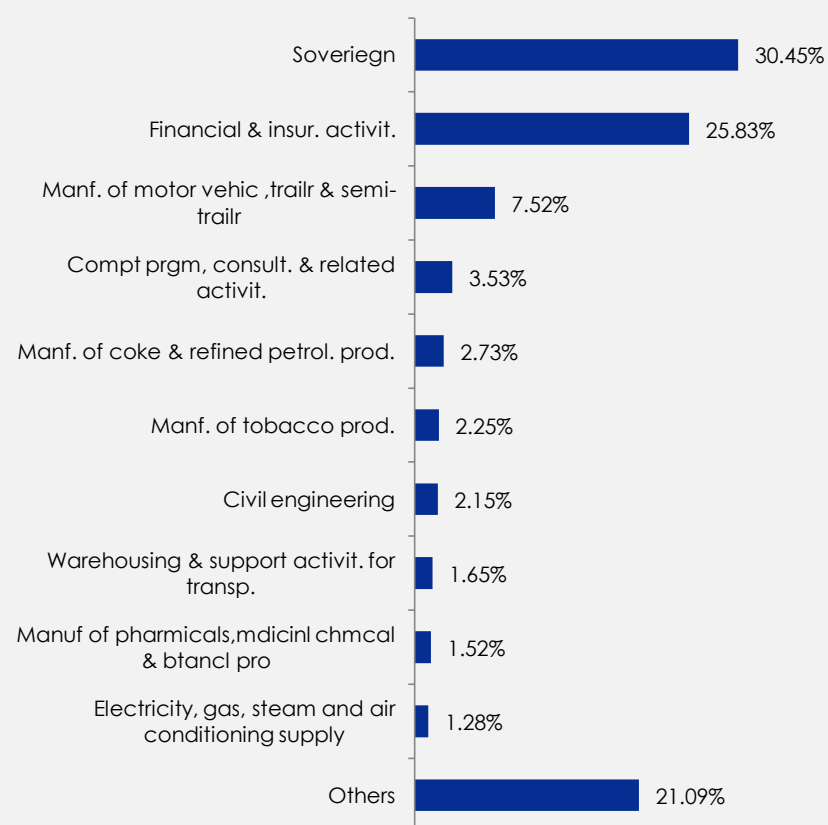


Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	34.91%
ITC Ltd.	2.25%
ICICI Bank Ltd.	2.22%
Infosys Ltd.	2.13%
Reliance Industries Ltd.	2.04%
HDFC Bank Ltd.	1.97%
Housing Development Finance Corporation Ltd.	1.82%
State Bank of India	1.33%
Larsen & Toubro Ltd.	1.32%
Grasim Industries Ltd.	1.02%
Tata Motors Ltd.	0.81%
Others	18%
Government Securities	30.44%
6.84% GOI 2022	5.85%
8.4% GOI 2024	4.36%
7.68% GOI 2023	3.95%
8.13% GOI 2045	2.65%
9.2% GOI 2030	2.43%
8.15% GOI 2026	2.02%
8.27% GOI 2020	1.99%
8.24% GOI 2033	1.89%
6.79% GOI 2029	1.38%
7.73% GOI 2034	1.31%
Others	2.61%
Corporate Bonds	22.32%
Mahindra & Mahindra Ltd.	5.21%
LIC Housing Finance Ltd.	3.46%
L&T Infra Debt Fund Ltd.	2.77%
LIC Housing Finance Ltd.	1.85%
Reliance Capital Ltd.	1.80%
ICICI Bank Ltd.	1.41%
Food Corporation of India	1.16%
Adani Ports and Special Economic Zone Ltd.	1.15%
ICICI Bank Ltd.	1.11%
Power Finance Corporation Ltd.	1.05%
Others	1.35%
Cash and Money Markets	12.33%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on March 31,2017:	27.8690
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	2.70%	5.54%	17.52%	8.07%	13.71%	10.45%
Benchmark**	2.41%	5.21%	15.37%	6.76%	11.40%	9.12%

* 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	6.39
Debt	5.13
Total	11.52

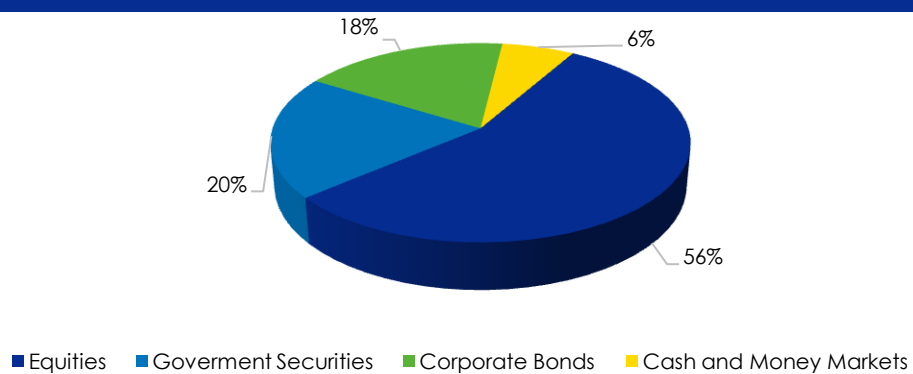
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.53

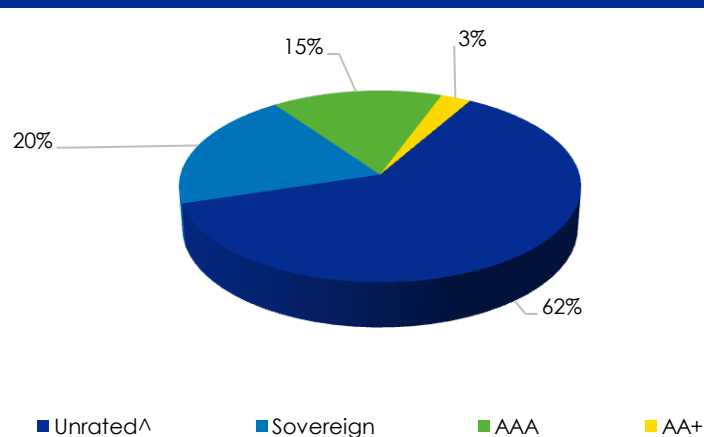
Investment as per Regulatory Category (%)

Approved	95.10%
Other	4.90%

Asset Mix

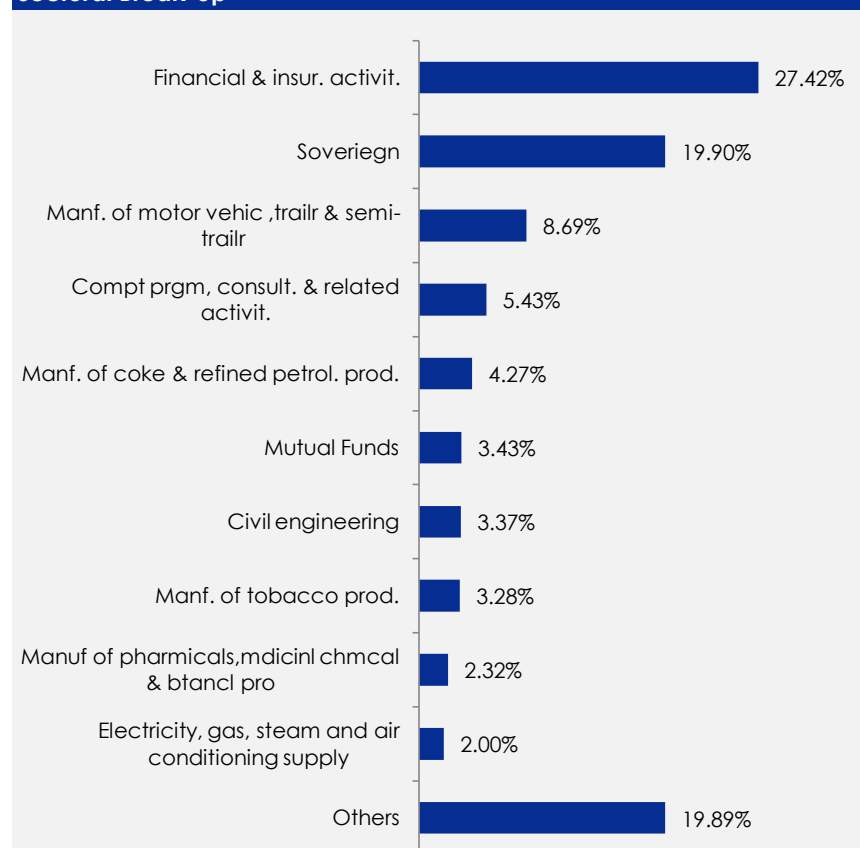


Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	55.48%
Kotak Mahindra Mutual Fund	3.43%
Infosys Ltd.	3.30%
ITC Ltd.	3.28%
Reliance Industries Ltd.	3.24%
ICICI Bank Ltd.	2.90%
Housing Development Finance Corporation Ltd.	2.86%
HDFC Bank Ltd.	2.38%
Larsen & Toubro Ltd.	2.09%
State Bank of India	1.89%
Grasim Industries Ltd.	1.59%
Others	28.52%
Government Securities	19.91%
8.27% GOI 2020	6.37%
7.73% GOI 2034	3.05%
6.84% GOI 2022	2.62%
8.28% GOI 2032	2.52%
8.79% Gujarat SDL 2022	2.31%
8.28% GOI 2027	1.21%
7.61% GOI 2030	0.90%
8.33% GOI 2026	0.84%
6.79% GOI 2029	0.09%
Corporate Bonds	18.20%
LIC Housing Finance Ltd.	6.67%
Mahindra & Mahindra Ltd.	5.37%
L&T Infra Debt Fund Ltd.	2.29%
Reliance Capital Ltd.	1.78%
Adani Ports and Special Economic Zone Ltd.	0.95%
ICICI Bank Ltd.	0.91%
Indiabulls Housing Finance Ltd.	0.19%
NTPC Ltd.	0.04%
Cash and Money Markets	6.41%
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 is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on March 31, 2017:	23.0273
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	0.51%	2.91%	6.56%	6.95%	7.44%	8.37%
Benchmark**	0.57%	3.29%	7.11%	7.57%	8.04%	7.66%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.07
Total	2.07

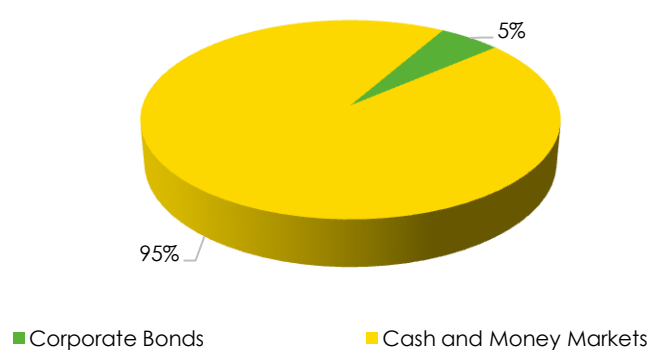
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.71

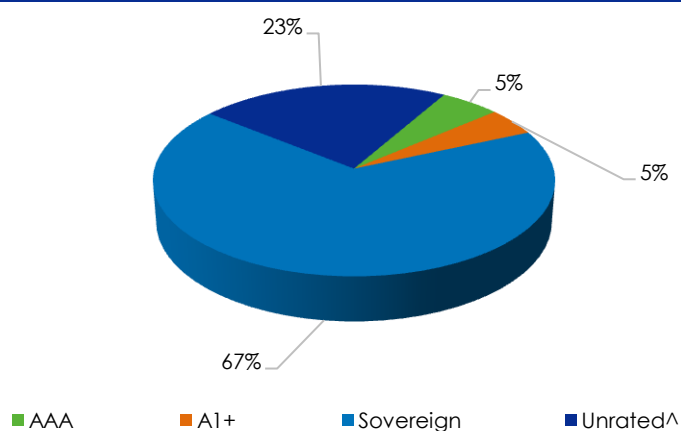
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



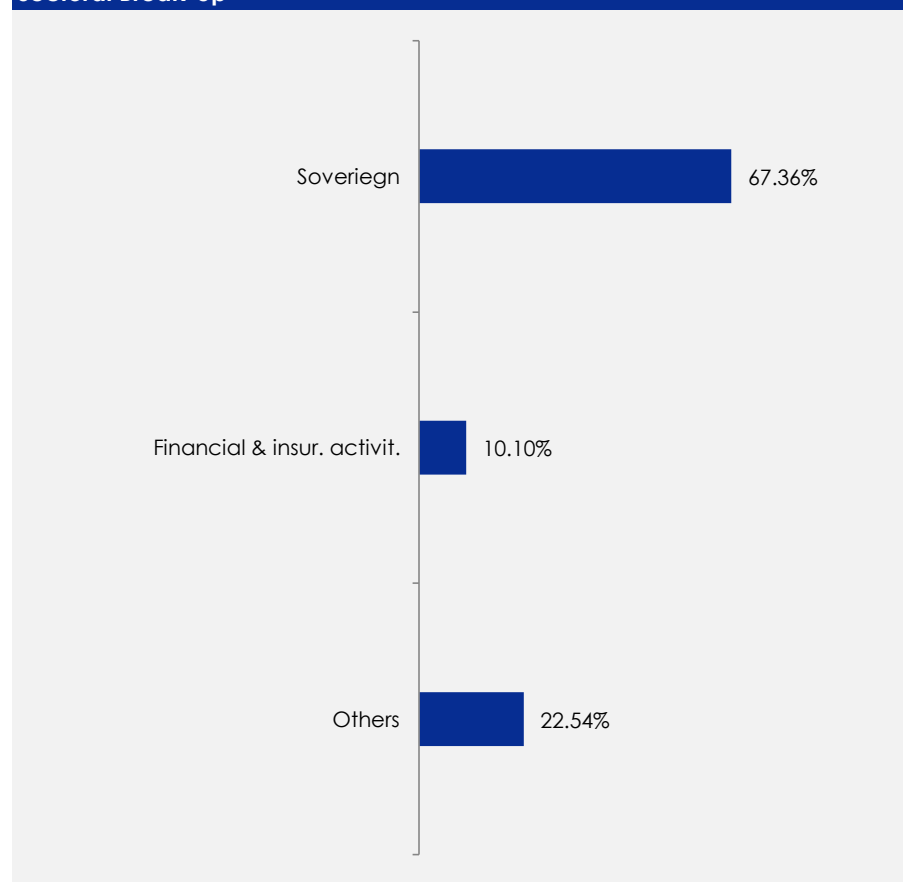
Rating Profile



[^]Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Corporate Bonds	5.42%
Tata Sons Ltd.	5.42%
COMMERCIAL PAPERS	4.68%
Reliance Capital Ltd.	4.68%
Cash and Money Markets	89.90%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return is CRISIL Liquid Fund Index Return

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



Fund Details

Investment Objective: To provide returns by investing in safe funds with progressive returns.

The risk profile for this fund is Medium

NAV as on March 31,2017:	16.6272
Inception Date:	25-Mar-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.80%	2.88%	8.45%	7.81%	8.80%	8.81%
Benchmark**	0.57%	3.29%	7.11%	7.57%	8.04%	8.38%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Government Securities	0.00%	30.00%
Corporate Bonds	0.00%	100.00%
Other Approved Fixed Income Instruments	0.00%	100.00%
Money Market	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	0.01
Total	0.01

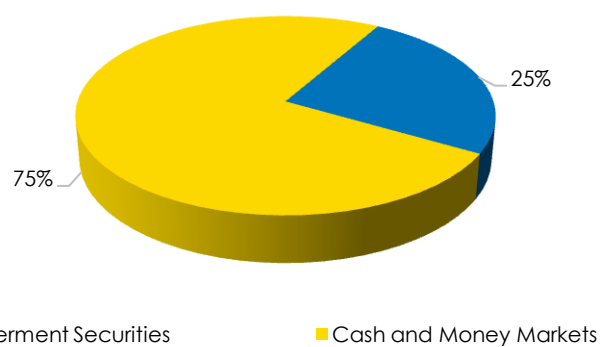
Modified Duration#

Security Type	Duration
Fixed Income Investments	1.77

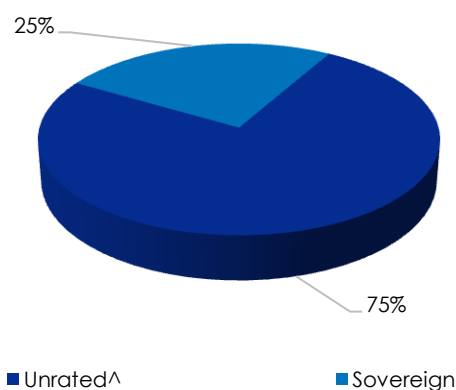
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile



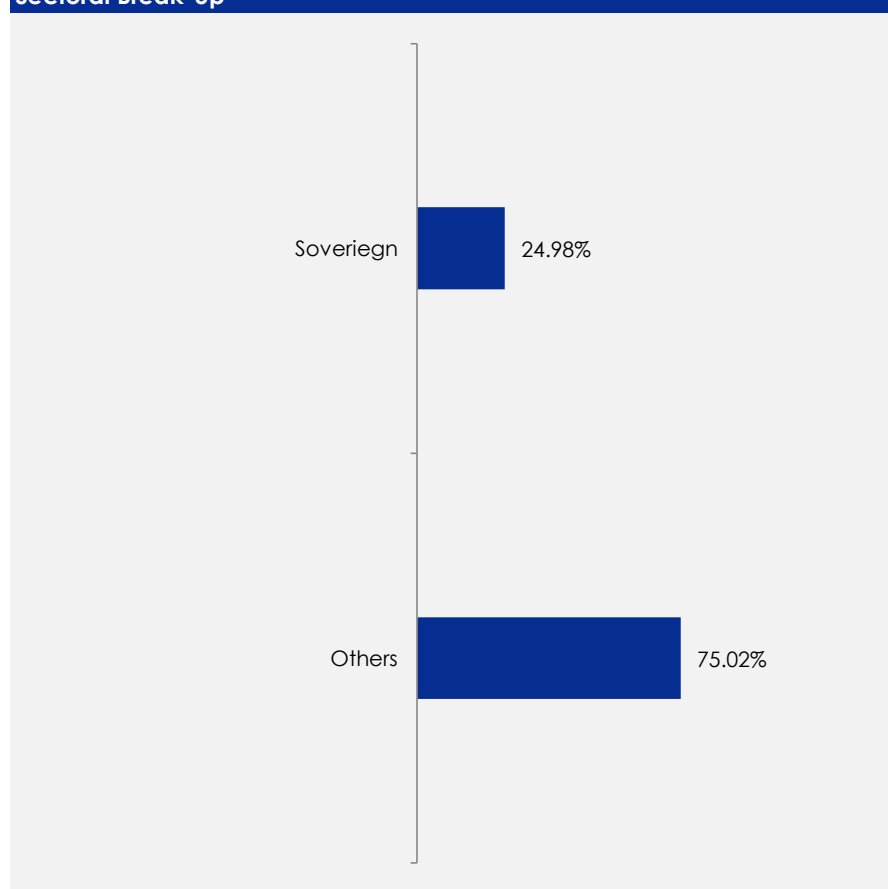
^Unrated (Equity+Cash)

Security Name

Net Asset (%)

Government Securities	24.98%
8.28% GOI 2027	16.99%
7.16% GOI 2023	7.99%
Cash and Money Markets	75.02%
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 Liquid Fund Index

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

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

ULGF00613/02/2009GROUPSDEBT122
 March 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 March 31,2017:	18.4726
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	0.44%	2.65%	5.53%	8.46%	8.49%	7.84%
Benchmark**	0.57%	3.29%	7.11%	7.57%	8.04%	7.56%

* 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	0.10
Total	0.10

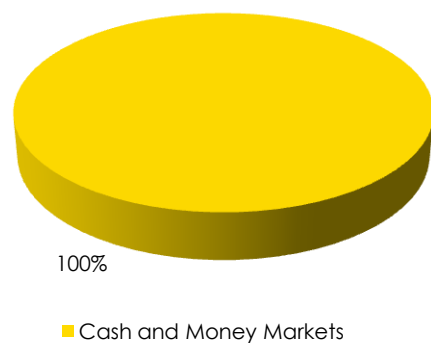
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.55

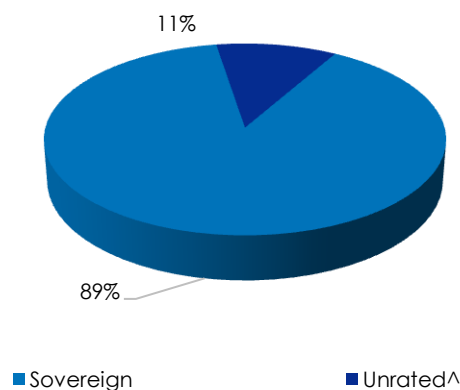
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile

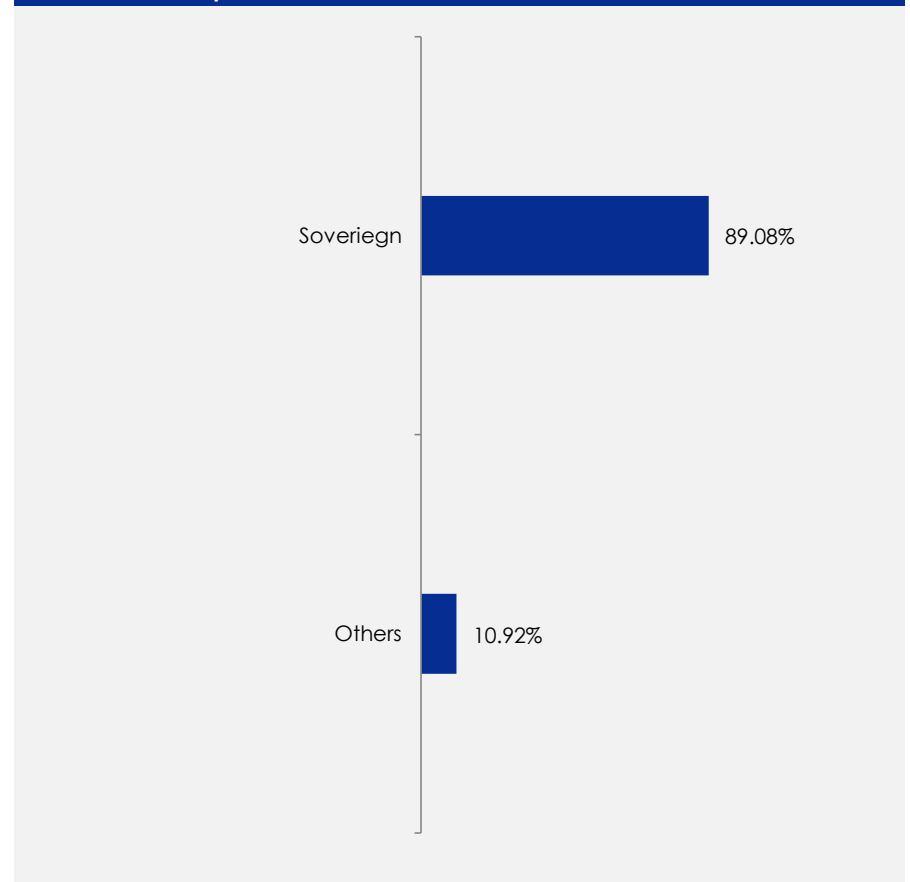


^Unrated (Equity+Cash)

Security Name

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

Sectoral Break-Up[§]



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

**Benchmark for this fund is CRIISL Liquid Fund Index

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

Disclaimer

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CAGR- Compounded Annualised Growth Rate

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