

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
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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 28,2018:	25.1301
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	-1.37%	-2.38%	3.27%	7.92%	6.82%	8.50%
Benchmark**	-0.65%	-1.40%	4.25%	7.89%	7.59%	7.29%

* 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	228.01
Total	228.01

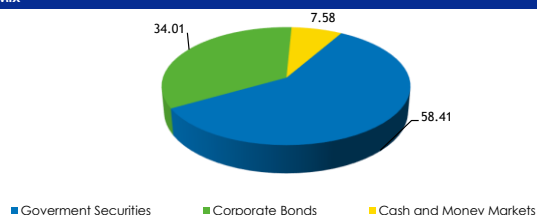
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	6.04

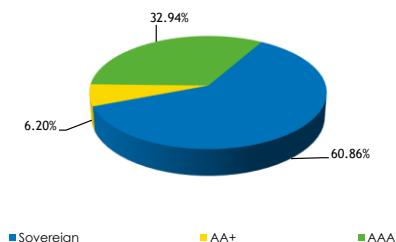
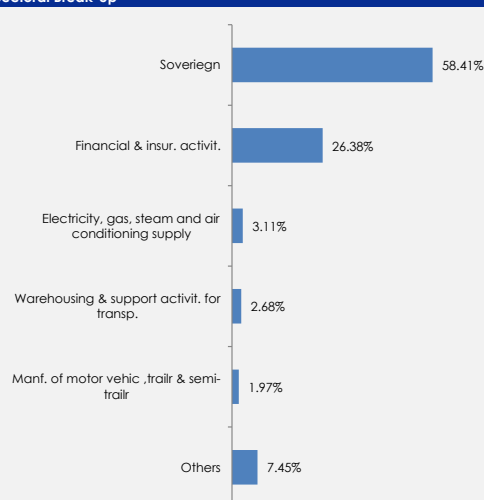
Security Name

Security Name	Net Asset (%)
Government Securities	58.41%
7.17% GOI 2028	22.20%
6.68% GOI 2031	16.47%
6.79% GOI 2027	10.75%
7.73% GOI 2034	4.09%
8.28% GOI 2027	2.23%
6.57% GOI 2033	1.31%
8.97% GOI 2030	0.68%
9.23% GOI 2043	0.45%
8.85% Tamil Nadu SDL 2022	0.23%
Corporate Bonds	34.01%
Tata Sons Ltd.	3.48%
ICICI Bank Ltd.	3.22%
Dewan Housing Finance Corporation Ltd.	3.15%
L&T Infra Debt Fund Ltd.	2.97%
Adani Ports and Special Economic Zone Ltd.	2.68%
Reliance Capital Ltd.	2.31%
LIC Housing Finance Ltd.	2.26%
Mahindra & Mahindra Ltd.	1.97%
LIC Housing Finance Ltd.	1.88%
Reliance Gas Transportation Infrastructure Ltd.	1.69%
Others	8.40%
Cash and Money Markets	7.58%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

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

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

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

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on February 28, 2018:	27.0923
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	-1.83%	-1.20%	5.50%	10.43%	6.98%	8.76%
Benchmark**	-1.40%	-0.10%	6.70%	10.51%	7.38%	8.00%

* 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.

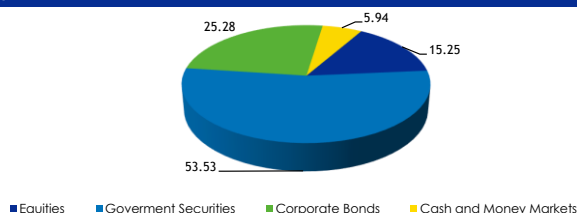
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.71
Debt	81.68
Total	96.39

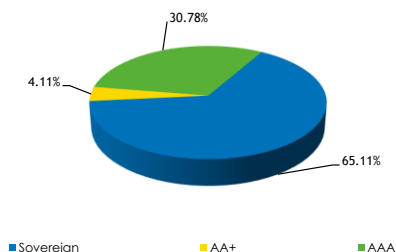
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.82

Asset Mix

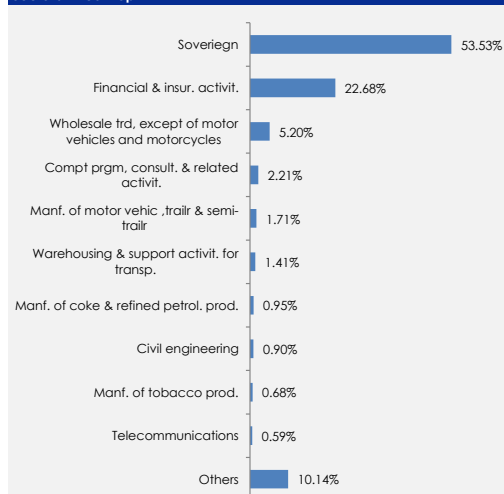


Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	
HDFC Bank Ltd.	1.71%
Infosys Ltd.	1.08%
Reliance Industries Ltd.	0.87%
ICICI Bank Ltd.	0.82%
Larsen & Toubro Ltd.	0.72%
ITC Ltd.	0.68%
Kotak Mahindra Bank Ltd.	0.58%
Tata Consultancy Services Ltd.	0.56%
Bharti Airtel Ltd.	0.44%
Housing Development Finance Corporation Ltd.	0.39%
Others	7.40%
Government Securities	
53.53%	
7.17% GOI 2028	19.63%
6.68% GOI 2031	13.60%
6.79% GOI 2027	7.43%
7.73% GOI 2034	4.08%
8.28% GOI 2027	3.43%
8.4% GOI 2024	1.92%
8.28% GOI 2032	1.80%
6.57% GOI 2033	1.08%
8.97% GOI 2030	0.56%
Corporate Bonds	
25.28%	
Food Corporation of India	5.20%
LIC Housing Finance Ltd.	3.21%
Dewan Housing Finance Corporation Ltd.	2.13%
Housing Development Finance Corporation Ltd.	2.07%
ICICI Bank Ltd.	1.98%
Housing Development Finance Corporation Ltd.	1.60%
L&T Infra Debt Fund Ltd.	1.55%
Adani Ports and Special Economic Zone Ltd.	1.29%
Reliance Capital Ltd.	1.26%
L&T Infra Debt Fund Ltd.	1.04%
Others	3.95%
Cash and Money Markets	
5.94%	
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 February 28, 2018:	25.2374
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	-2.58%	0.30%	8.24%	13.46%	7.24%	8.73%
Benchmark**	-2.12%	1.12%	9.04%	12.99%	7.12%	8.68%

* 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	9.63
Debt	19.50
Total	29.13

Modified Duration[#]

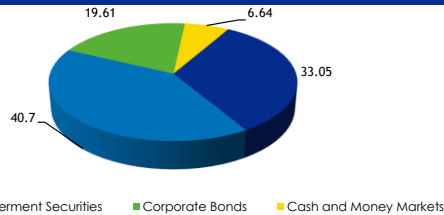
Security Type	Duration
Fixed Income Investments	5.94

Security Name

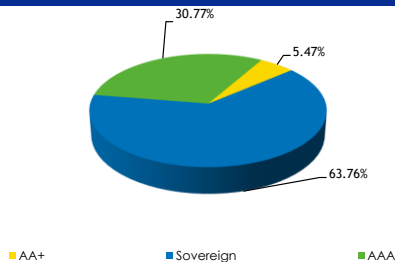
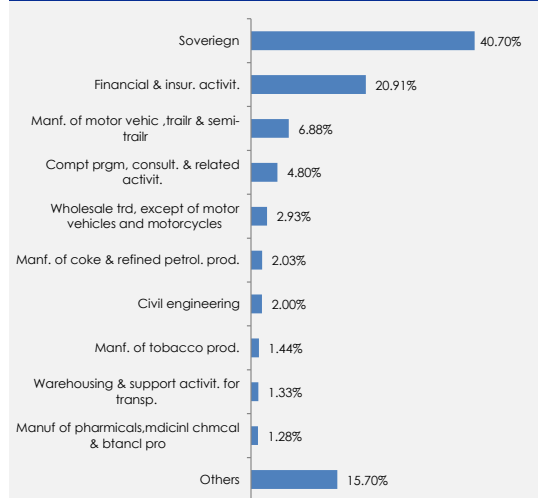
Net Asset (%)

Equities	33.05%
HDFC Bank Ltd.	3.59%
Infosys Ltd.	2.36%
Reliance Industries Ltd.	1.85%
ICICI Bank Ltd.	1.80%
Larsen & Toubro Ltd.	1.49%
ITC Ltd.	1.44%
Kotak Mahindra Bank Ltd.	1.25%
Tata Consultancy Services Ltd.	1.22%
Bharti Airtel Ltd.	0.93%
Housing Development Finance Corporation Ltd.	0.85%
Others	16.27%
Government Securities	40.70%
7.17% GOI 2028	13.41%
6.68% GOI 2031	9.35%
6.79% GOI 2027	6.05%
8.4% GOI 2024	4.07%
7.73% GOI 2034	2.64%
8.28% GOI 2027	1.99%
7.16% GOI 2023	1.96%
6.57% GOI 2033	0.78%
8.97% GOI 2030	0.45%
Corporate Bonds	19.61%
Mahindra & Mahindra Ltd.	4.63%
Food Corporation of India	2.93%
LIC Housing Finance Ltd.	2.74%
Reliance Capital Ltd.	1.74%
Housing Development Finance Corporation Ltd.	1.41%
Adani Ports and Special Economic Zone Ltd.	1.07%
ICICI Bank Ltd.	1.03%
L&T Infra Debt Fund Ltd.	0.86%
L&T Infra Debt Fund Ltd.	0.86%
Dewan Housing Finance Corporation Ltd.	0.71%
Others	1.63%
Cash and Money Markets	6.64%
Portfolio Total	100.00%

Asset Mix



Rating Profile

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 February 28,2018:	30.1741
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	-3.29%	1.73%	11.20%	16.86%	7.42%	10.35%
Benchmark**	-2.96%	2.56%	11.82%	15.92%	6.75%	9.19%

* 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	7.16
Debt	6.61
Total	13.77

Modified Duration⁵

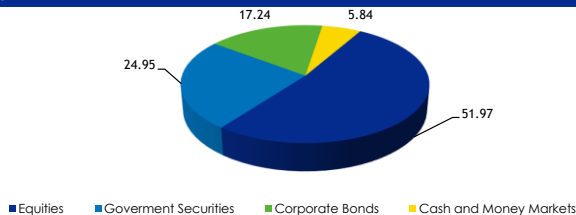
Security Type	Duration
Fixed Income Investments	5.74

Security Name

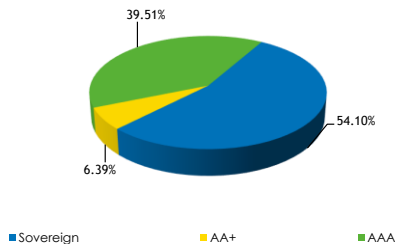
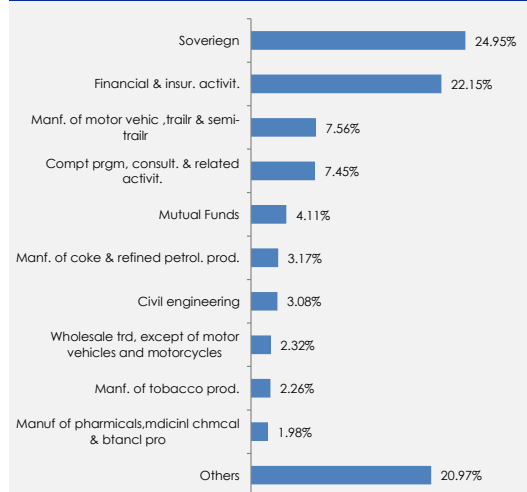
Net Asset (%)

Security Name	Net Asset (%)
Equities	51.97%
HDFC Bank Ltd.	4.18%
Infosys Ltd.	3.64%
Kotak Mahindra Mutual Fund	3.16%
Reliance Industries Ltd.	2.90%
Larsen & Toubro Ltd.	2.31%
ITC Ltd.	2.26%
Tata Consultancy Services Ltd.	1.92%
ICICI Bank Ltd.	1.85%
Kotak Mahindra Bank Ltd.	1.54%
Bharti Airtel Ltd.	1.38%
Others	26.83%
Government Securities	24.95%
7.17% GOI 2028	7.48%
6.68% GOI 2031	7.07%
6.79% GOI 2027	4.11%
7.73% GOI 2034	2.62%
8.79% Gujarat SDL 2022	1.88%
8.28% GOI 2027	1.48%
8.97% GOI 2030	0.31%
Corporate Bonds	17.24%
Mahindra & Mahindra Ltd.	4.08%
Food Corporation of India	2.32%
Housing Development Finance Corporation Ltd.	2.23%
LIC Housing Finance Ltd.	2.18%
L&T Infra Debt Fund Ltd.	1.82%
Reliance Capital Ltd.	1.47%
Adani Ports and Special Economic Zone Ltd.	0.75%
Dewan Housing Finance Corporation Ltd.	0.75%
Capital First Ltd	0.73%
ICICI Bank Ltd.	0.73%
Others	0.18%
Cash and Money Markets	5.84%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

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

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

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

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 February 28,2018:	24.0876
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	0.27%	2.22%	5.14%	5.94%	6.38%	8.11%
Benchmark**	0.53%	3.22%	6.68%	7.04%	7.36%	7.59%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

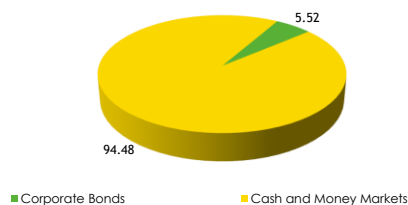
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.94
Total	1.94

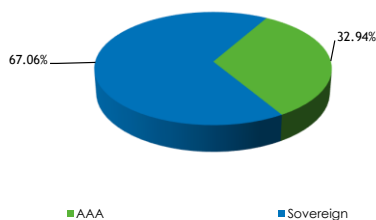
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	0.66

Asset Mix

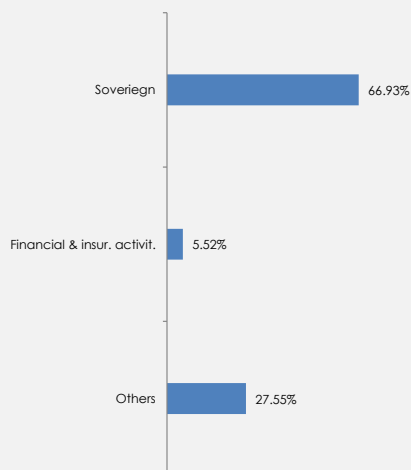


Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	5.52%
Tata Sons Ltd.	5.52%
Cash and Money Markets	93.38%
Portfolio Total	93.38%

Sectoral Break-Up⁵

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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 Superannuation, Gratuity and Leave Encashment
Pension Short Term Debt Fund

ULGF00613/02/2009GROUPSDEBT122

February 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2018:	19.3614
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	0.40%	2.59%	5.27%	5.42%	7.46%	7.58%
Benchmark**	0.53%	3.22%	6.68%	7.04%	7.36%	7.47%

* 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	0.24
Total	0.24

Modified Duration⁵

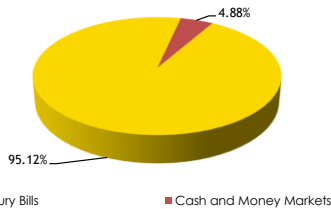
Security Type	Duration
Fixed Income Investments	0.46

Security Name

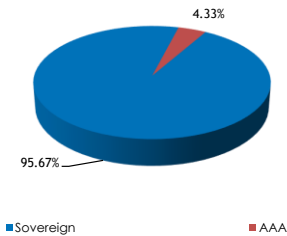
Net Asset (%)

Cash and Money Markets	100.00%
Portfolio Total	100.00%

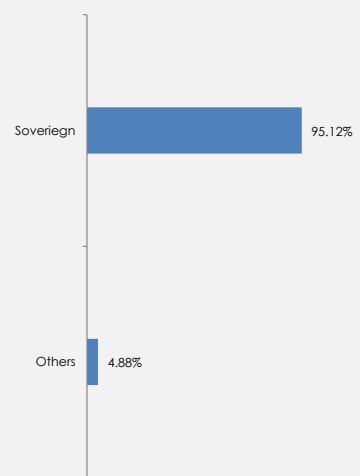
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

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Disclaimer

Benchmark Indices Provided by CRISIL

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CAGR- Compounded Annualised Growth Rate

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