

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

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

Aviva Investor



Disclaimer/Disclosure

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

Equity Commentary:

Indian equities fell in March 2018, with the Nifty Index falling by 3.6% during the month. While most sectoral indices fell, IT, FMCG and Media sectors outperformed the markets. Pharma and Metals were the key underperformers.

The weakness in the domestic markets were mainly led by global cues (the protectionist stance taken by the US and worries about possibility of a tariff war, sell off in internet stocks led by concerns over regulatory actions on Facebook and Amazon). Losses for the BJP in UP & Bihar bypolls and media reports of corruption in large corporate banks also contributed to weakness in the domestic markets. The February GST collections continued to be subdued, at Rs852bn, down 1% MoM. The Government announced lower-than-expected borrowing program for H1FY19 at Rs2.9 trillion or 48% of the budgeted gross annual borrowing. The Govt has also announced lesser borrowing in the 10-14 year maturity issuance, with higher issuance in the short-end maturities and floating bonds, giving some relief on yields. India's headline CPI moved lower to 4.4% in February from 5.1% in January, driven by lower food inflation. However, core inflation remained stable, inching up to 5.17% from 5.14% in the previous month. Feb'18 IIP growth further strengthened to 7.5% yoy, higher than expectations. India's current account deficit (CAD) widened to US\$13.5 bn in 3QFY18 from US\$7.2 bn in 2QFY18. Trade deficit widened to US\$44.1 bn—a 4 ½ year high—on the back stagnant exports. India's Q3FY18 GDP growth gained momentum as it stood at 7.2% YoY while GVA also recovered to a growth of 6.7%. Growth was led by the services sector, up 7.6% YoY. Agricultural growth surprised positively with a growth of 4.1% YoY. Industry grew 6.8%YoY, while private investment slowed, but was offset by a sharp rise in fixed investment and robust government spending. India's Nikkei Market manufacturing PMI for Feb 2018 came in at 52.1, slightly lower MoM.

Globally, developed and emerging markets were extremely volatile and corrected sharply during the month underlining mounting concerns of escalated tariff war between the US and China. The US President signed an order imposing the tariffs on Steel and Aluminium imports but indicated that Canada and Mexico would be exempt. Further, the US also proposed tariffs on about \$50-\$60 billion worth of Chinese imports. While it is not clear which products will be hit, the general opinion is that this action seems to be aimed at curbing China's alleged theft of US intellectual property. China retaliated by compiling a list of 128 articles amounting to USD 3 bn of imports from US on which tariff could be levied. Correction in the US markets was also fuelled by a selloff in the US tech sector. The US Federal Reserve raised overnight rates by 25 basis points. The first policy statement under Chairman Jerome Powell came in less hawkish vis a vis expectations. The ECB President, in its policy statement stated that its benchmark rate would continue to remain at their current level and the continuation of the asset purchase program till the end of Sep-18, or beyond. Eurozone's preliminary manufacturing PMI fell to 56.6 for March 2017. China's official manufacturing PMI for Feb 2018 fell to 50.3, much lower than expectations. Eurozone 4Q GDP grew by 0.4% QoQ, in line with expectations.

Outlook

The global markets are swinging between prospects of a bright economic recovery after 5-7 years and worries over rising interest rates as Fed continues to tighten monetary policies. The return of growth reflects in rising commodity prices as well as in inflation expectations. Indian markets too are caught in a similar dilemma, we have a improving micro (GDP growth, economic recovery and corporate profit growth) vis a vis relatively deteriorating macros (fiscal deficit, current account deficit, inflation and interest rates all on way upwards). The fiscal deterioration though is not much and is marginal in nature but current account deficit can have bigger impact on economy.

The economic recovery has been witnessed in the volume growth in various sectors such as Auto and consumer durables as well as quarterly results for Q3FY18 and Q4FY18 sales volumes for auto, durable and cement companies.

Worries over tightening monetary policy by central banks in USA, Europe can continue to keep global markets volatile in near term. Indian equity markets are also expected to move in sync in the short term. However, over the medium to long term, domestic 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) India's growth rates continue to remain amongst the best globally.
- 2) India's exports growth can revive with world economy on upswing.
- 3) Rural focus by Government has the potential for change in sentiments and rising consumption by rural India
- 4) Capex cycle recovery has already commenced in Road and Rail sectors with Power distribution likely to catch up as states implement necessary reforms for "Power for All" mission.

Fixed Income Outlook:

The last month of FY18 brought some relief to the debt markets as market participants got some reasons to cheer for. Yields dropped by 33bps on the benchmark over the course of the month, from 7.73% to 7.40%. Similar moves were seen across the curve with most of the segments gaining on positive developments. The month of March had a number of major events to look for such as the first FOMC meeting of new Fed Chair Jerome Powell, the announcement of the H1 Borrowing calendar, CPI Inflation to name a few. Each of these events played out in favor of the bond markets lending a positive bias to yields. The month of April is also a crucial month for bond markets as it kicks off the borrowing programme for FY19 and also the first MPC meeting for FY19.

Perhaps the most important event in the month of March for bond markets was the announcement of the H1FY19 Borrowing calendar. It was evident from the H1FY19 Borrowing calendar that the Govt has paid heed to the concerns of the market pertaining to significant borrowing in the belly of the curve in prior years and brought it down significantly (from 47% to 29%) in this H1FY19 calendar. It has filled up this gap by introducing the 1-4yr segment and pushing majority of the load there. This move was welcomed by markets as the duration sensitivity for this segment would be the lowest. The uptick in medium term and longer end is something that the market can warm up to as long-end investors continue to be major holders of G-Sec and this demand has to be met through the 20+ segment. The Govt also plans to issue FRBs and CPI linked bonds. The Govt is actually borrowing only 48% of its Annual Planned Gross Borrowing announced in the Budget. As things stand, this would mean the rest 52% would be in H2FY19. An interesting point is that the Govt may reduce further its reliance on market borrowing for FY19 if it is successful in its intent to mop up a further Rs 25k crores from Small Savings Scheme, taking the total to 1lk crores. The impact of these statements was instantaneous and profound as yields plunged by ~30bps the next day.

A sharper than anticipated moderation in food inflation, mainly vegetable prices, pulled headline reading to a four month low of 4.4%. In addition to food inflation, the fuel & light index, which mainly comprises of LPG/electricity, softened too and thus doused inflationary pressures. While food prices mellowed down, core inflation remains sticky at over 5.1%. On a sequential basis, headline was in deflation for a third successive month as prices across the food basket declined, month-on-month. The delayed seasonal impact in food items appears to have percolated into March as well, which in combination with steady oil prices, is expected to keep headline reading around 4.5-4.6% in Mar'18. Given the CPI Inflation trajectory, we expect headline CPI to undershoot MPC's forecast of 5.1% for Q4FY18. The MPC at its next policy meet scheduled for 4-5 April will take cognizance of these developments while setting the policy stance and as such it can be expected that the MPC would stay pat on rates/stance at its forthcoming policy.

The upsurge in imports, mainly oil, offset the positive impact of exports during Q3FY18. Consequently, a significantly higher trade deficit deteriorated the CAD (Current Account Deficit) to USD 13bn; translating into 2.0% of GDP. A higher merchandise deficit in fact negated the increased earnings on the invisibles account. Furthermore, a surplus on the capital account comfortably financed the CAD; keeping the BoP in surplus. The robust build-up in FX Reserves as well as a steady currency during Q3FY18 is reminiscent of the same. However, the relentless rise in crude oil prices during Q4FY18 has further widened the trade gap and remains one of the key overhangs on CAD, given that oil imports, historically, have made-up for roughly about a third of India's import bill. On a sequential basis, the deterioration in the CAD was entirely on account of a higher merchandise deficit because invisible earnings picked-up, QoQ. A surplus on the capital account fully funded the CAD and even added to the FX Reserves kitty during Q3FY18. However, the finer details show that FDI flows moderated substantially and that a major chunk of the CAD was funded via volatile flows. The windfall gains that arose from benign international commodity prices is continuing to dry up, as is evident in the rising import bill. Although exports too have been in the positive territory, imports relative to exports have risen at a much faster pace in 9MFY18. In the backdrop of these developments, we expect the CAD to average out to ~1.7-2.0% in FY18 vs 0.7% in FY17.

After having burgeoned to a 56-month high in Jan'18, trade deficit narrowed to USD 12bn last month as imports dropped by USD 7bn, MoM. At the same time, a modest improvement in exports, up by USD 1bn, led to an improvement in the overall trade deficit. While a few export items posted a healthy growth, the labour-intensive sector continues to struggle. At a time when global growth is looking up, Indian exports are accelerating at a slower pace. Also, the recent developments on the international trade policy front may influence India's export story; however, that would take some time to play out. In the meantime, global demand, domestic policies w.r.t GST, etc. should aid & augment in export growth. Given that March is a seasonally strong month for exports, it can be expected that trade deficit would narrow further in Mar'18. While exports improved by USD 1.5bn to USD 26bn in Feb'18, imports witnessed a steeper drop of USD 7bn to USD 38bn. Consequently, trade deficit shrunk to USD 12bn as compared to an average of USD 15bn seen over the last three months. However, this improvement in the trade balance is largely a seasonal phenomena and may reverse in Q1FY19; making it crucial for exports to perform better on a sustained basis, particularly in the backdrop of higher international commodity prices, when compared to year-ago levels.

In line with market expectations, the US Federal Reserve raised the Fed funds rate by 25bps to 1.50-1.75% in its monetary policy meeting held overnight, approved with a unanimous vote. The central bank also maintained its resolve to continue to trim its ~USD 4.5 trn balance sheet, as announced earlier. In the monetary policy statement that accompanied the decision, the central bank

maintained a neutral tone highlighting that economic conditions will evolve in a manner which will warrant a gradual pace of rate hikes, with the federal funds rate expected to remain below the long-run level for some time. The FOMC reiterated its view that inflation will move up in the coming months, but will stabilize around the 2% target in the medium-term. The FOMC minutes could be interpreted as dovish for short-term and slightly hawkish for the medium-term. It forecast three hikes also for 2019 on expanding GDP and reducing unemployment. European Central Bank left its interest rates unchanged in its monetary policy meeting on Thursday. ECB President, Mario Draghi, said that its benchmark rate would continue to remain at their present level for an extended period of time. He also confirmed the continuation of the asset purchase program till the end of Sep-18, or beyond, if necessary. However, the reference to the possibility of increasing the size was removed. Bank of England (BoE) policy makers held rates at 0.5% on 22 March, but flagged that they will reconsider the policy stance at the 10 May meeting, armed with new forecasts from May's Inflation Report (IR). Two Monetary Policy Committee (MPC) members voted for an immediate hike. Growth expectations are not strong, but the economy has limited spare capacity. A robust labour market is driving wages higher, and domestic pressures are likely to hold inflation above the 2% target, even as external factors – oil, British pound (GBP) depreciation – fade.

Outlook

The month of March has been good for yields. Yields came off sharply across the board on the back of the Govt's announcement of the H1FY19 borrowing calendar. The step taken by the Govt to reduce the concentration of issuance in the 10-14yr segment and spread it across maturities has worked out perfectly for us. The Govt reduced its borrowing in this segment from Rs 1.72tn (46% of borrowing) to Rs 0.84tn (29% of borrowing). The Govt also announced another step, that it will introduce two new benchmarks- 2yr and 5yr this year. It is to be noted that in India, so far, we have only had the 10y benchmarks. We believe this to be a fantastic step as the introduction of these two benchmarks will not only enhance liquidity in the respective segments but also create a more mature yield curve resulting in better pricing across the points in the curve and less of sharp kinks. It will provide the opportunity to be more nimble across the yield curve without having to worry about the liquidity of the portfolio. The month of April is also a crucial one as it will host the first RBI MPC meeting for FY19 and also kick-off the borrowing programme for FY19. The Govt also notified while announcing the H1FY19 borrowing calendar that it is in the final stages of discussion with the RBI for increasing FPI Limits. This means that FPI limits will invariably be increased, what is important now is the percentage of the increase. The incremental hike in FPI Investment limit could spur another bout of rally and give further fillip to the bond markets. At this stage, we are positioned to capture any positive movement in the yield curve and continue to look for incremental value opportunities to lock-in attractive returns as and when available.

Life Unit Linked Bond Fund

ULIF01306/02/2008LIFEDEBTFU122
March 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on March 31, 2018:	23.7608
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	2.78%	0.17%	4.46%	7.75%	7.27%	8.90%
Benchmark**	2.13%	0.65%	5.11%	8.06%	8.11%	7.24%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	6.45
Total	6.45

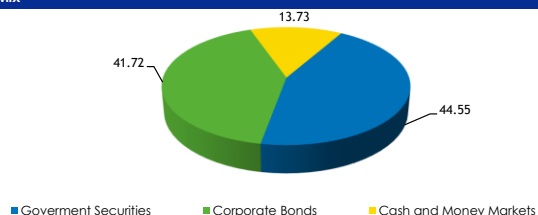
Modified Duration[‡]

Security Type	Duration
Fixed Income Investments	5.48

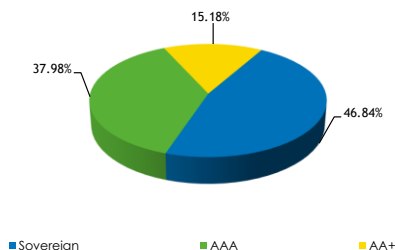
Security Name

Security Name	Net Asset (%)
Government Securities	44.55%
7.17% GOI 2028	10.22%
7.73% GOI 2034	8.86%
6.57% GOI 2033	6.16%
6.68% GOI 2031	6.01%
6.79% GOI 2027	5.01%
8.85% Tamil Nadu SDL 2022	4.85%
7.59% GOI 2029	2.93%
8.97% GOI 2030	0.51%
Corporate Bonds	41.72%
Housing Development Finance Corporation Ltd.	6.32%
Tata Sons Ltd.	5.05%
Reliance Capital Ltd.	4.75%
L&T Infra Debt Fund Ltd.	3.96%
Mahindra & Mahindra Ltd.	3.65%
Yes Bank Ltd.	3.28%
Adani Ports and Special Economic Zone Ltd.	3.27%
Indiabulls Housing Finance Ltd.	3.19%
LIC Housing Finance Ltd.	3.17%
Dewan Housing Finance Corporation Ltd.	1.62%
Others	3.46%
Cash and Money Markets	13.73%
Portfolio Total	100.00%

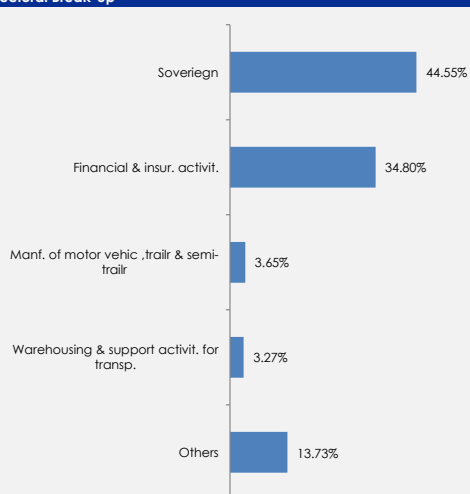
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

Investment Objective: The 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 March 31, 2018:	27.8268
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	1.84%	0.76%	5.01%	8.74%	7.31%	8.17%
Benchmark**	1.25%	1.09%	5.94%	9.07%	7.92%	7.41%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

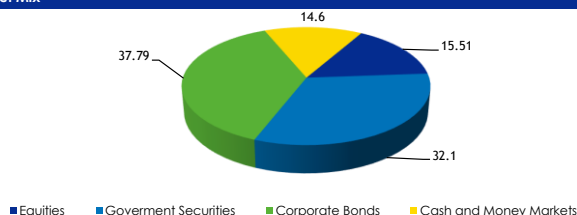
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	30.20
Debt	164.79
Total	194.99

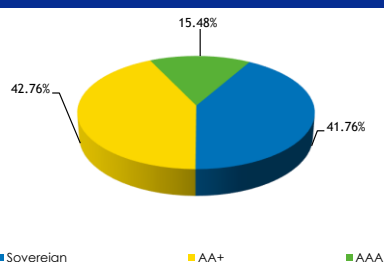
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.53

Asset Mix



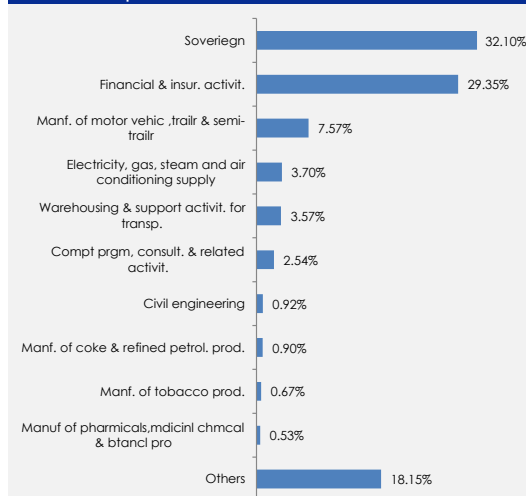
Rating Profile



Security Name Net Asset (%)

Security Name	Net Asset (%)
Equities	15.51%
HDFC Bank Ltd.	1.96%
Infosys Ltd.	1.22%
Reliance Industries Ltd.	0.83%
Larsen & Toubro Ltd.	0.72%
ICICI Bank Ltd.	0.70%
Kotak Mahindra Bank Ltd.	0.69%
IITC Ltd.	0.67%
Tata Consultancy Services Ltd.	0.62%
Housing Development Finance Corporation Ltd.	0.56%
Mahindra & Mahindra Ltd.	0.46%
Others	7.08%
Government Securities	32.10%
6.57% GOI 2033	7.33%
7.73% GOI 2034	6.01%
6.68% GOI 2031	5.40%
7.17% GOI 2028	5.04%
6.79% GOI 2027	3.90%
7.59% GOI 2029	1.68%
9.2% GOI 2030	1.43%
8.27% GOI 2020	0.64%
8.97% GOI 2030	0.61%
8.3% GOI 2040	0.05%
Others	0.01%
Corporate Bonds	37.79%
Yes Bank Ltd.	6.78%
Mahindra & Mahindra Ltd.	6.52%
Indiabulls Housing Finance Ltd.	3.48%
Adani Ports and Special Economic Zone Ltd.	3.46%
Reliance Gas Transportation Infrastructure Ltd.	3.31%
LIC Housing Finance Ltd.	2.70%
L&T Fincance Corporation Ltd	1.81%
Housing Development Finance Corporation Ltd.	1.57%
Dewan Housing Finance Corporation Ltd.	1.45%
L&T Infra Debt Fund Ltd.	1.30%
Others	5.41%
Cash and Money Markets	14.60%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

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

³Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked
Protector Fund

ULIF00911/07/2006LIFPROTECT122
March 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on March 31, 2018:	24.3132
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	1.85%	0.87%	5.19%	8.99%	7.54%	7.87%
Benchmark**	1.25%	1.09%	5.94%	9.07%	7.92%	8.06%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

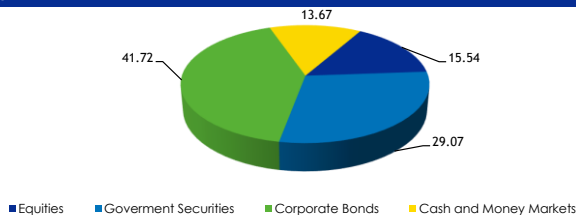
Asset Class	AUM (in Cr.)
Equity	5.96
Debt	32.37
Total	38.33

Modified Duration[‡]

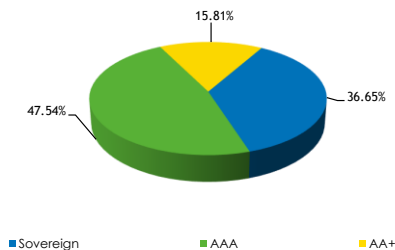
Security Type	Duration
Fixed Income Investments	5.56

Security Name	Net Asset (%)
Equities	
HDFC Bank Ltd.	1.97%
Infosys Ltd.	1.23%
Reliance Industries Ltd.	0.83%
Larsen & Toubro Ltd.	0.72%
ICICI Bank Ltd.	0.70%
Kotak Mahindra Bank Ltd.	0.69%
IITC Ltd.	0.67%
Tata Consultancy Services Ltd.	0.62%
Housing Development Finance Corporation Ltd.	0.56%
Mahindra & Mahindra Ltd.	0.46%
Others	7.09%
Government Securities	
6.57% GOI 2033	7.12%
7.73% GOI 2034	6.57%
6.68% GOI 2031	5.11%
6.79% GOI 2027	3.84%
7.17% GOI 2028	2%
8.4% GOI 2024	1.96%
7.59% GOI 2029	1.69%
8.97% GOI 2030	0.60%
7.16% GOI 2023	0.18%
Corporate Bonds	
Mahindra & Mahindra Ltd.	6.45%
Yes Bank Ltd.	5.52%
L&T Infra Debt Fund Ltd.	3.97%
Reliance Gas Transportation Infrastructure Ltd.	3.65%
Indiabulls Housing Finance Ltd.	3.49%
Adani Ports and Special Economic Zone Ltd.	3.30%
Tata Sons Ltd.	2.72%
Housing Development Finance Corporation Ltd.	2.67%
Dewan Housing Finance Corporation Ltd.	2.18%
Reliance Capital Ltd.	2.13%
Others	5.64%
Cash and Money Markets	
	13.67%
Portfolio Total	100.00%

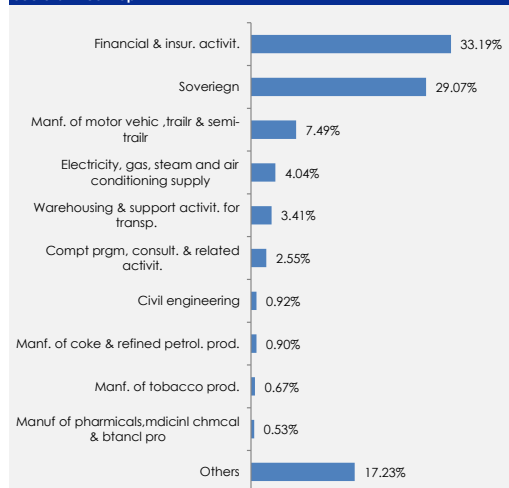
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Life Unit Linked
Balanced Fund

ULIF00106/06/2002LIFBALANCE122

March 2018



Fund Details

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

The risk profile for this fund is Medium

NAV as on March 31, 2018:	64.9659
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	0.34%	1.05%	5.86%	10.14%	7.11%	13.10%
Benchmark**	0.10%	1.65%	7.01%	10.38%	7.59%	10.60%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

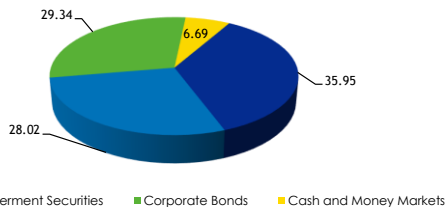
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	140.35
Debt	249.99
Total	390.34

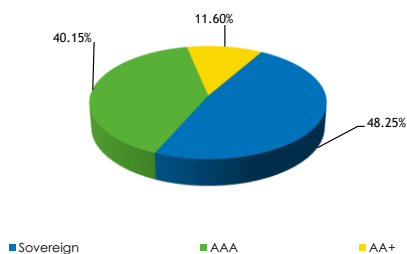
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.58

Asset Mix

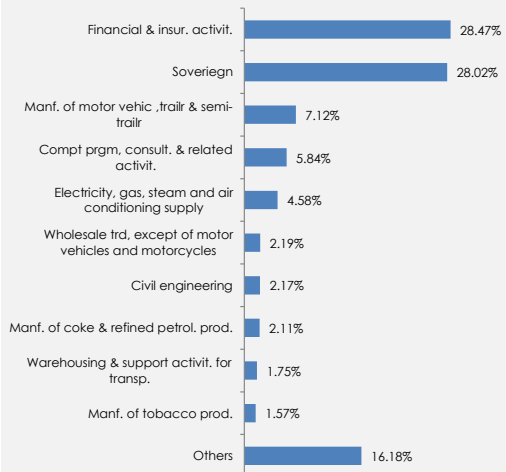


Rating Profile



Security Name	Net Asset (%)
Equities	35.95%
HDFC Bank Ltd.	4.57%
Infosys Ltd.	2.81%
Reliance Industries Ltd.	1.94%
Larsen & Toubro Ltd.	1.70%
ICICI Bank Ltd.	1.64%
ITC Ltd.	1.57%
Kotak Mahindra Bank Ltd.	1.57%
Tata Consultancy Services Ltd.	1.43%
Housing Development Finance Corporation Ltd.	1.25%
Mahindra & Mahindra Ltd.	1.05%
Others	16.42%
Government Securities	28.02%
6.57% GOI 2033	7.56%
6.79% GOI 2027	4.32%
7.73% GOI 2034	4.15%
7.17% GOI 2028	3.59%
6.68% GOI 2031	2.99%
7.28% GOI 2019	2.26%
7.59% GOI 2029	1.29%
8.28% GOI 2032	0.89%
8.97% GOI 2030	0.48%
8.24% GOI 2018	0.21%
Others	0.28%
Corporate Bonds	29.34%
Mahindra & Mahindra Ltd.	4.70%
Indiabulls Housing Finance Ltd.	2.63%
Reliance Capital Ltd.	2.62%
Housing Development Finance Corporation Ltd.	2.56%
Reliance Gas Transportation Infrastructure Ltd.	2.48%
Food Corporation of India	2.19%
Adani Ports and Special Economic Zone Ltd.	1.49%
Yes Bank Ltd.	1.35%
LIC Housing Finance Ltd.	1.35%
LIC Housing Finance Ltd.	1.05%
Others	6.92%
Cash and Money Markets	6.69%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

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

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

Fund Details

Investment Objective: 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 March 31, 2018:	56.3756
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	-2.59%	1.65%	7.43%	13.22%	7.04%	13.66%
Benchmark**	-2.19%	2.71%	9.04%	12.86%	6.70%	11.76%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

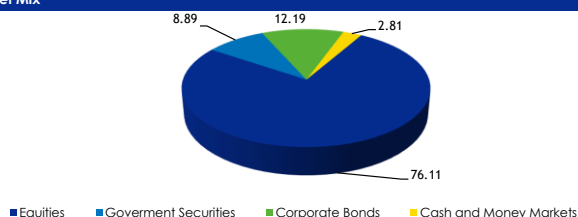
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	794.50
Debt	249.37
Total	1043.87

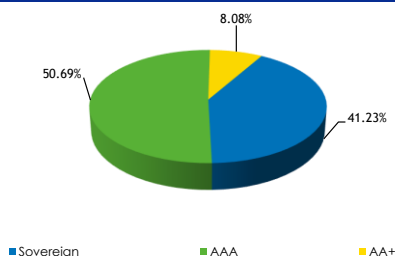
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.79

Asset Mix



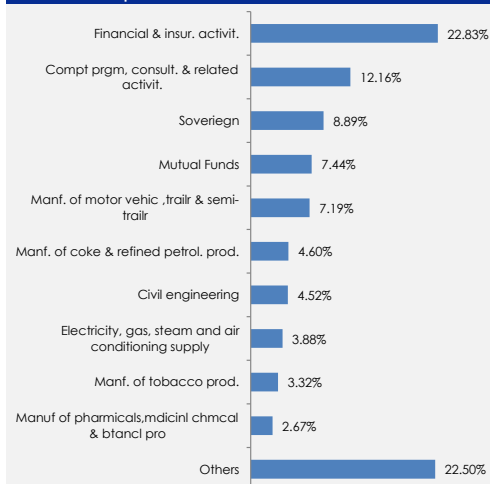
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	76.11%
Infosys Ltd.	5.86%
HDFC Bank Ltd.	5.83%
Kotak Mahindra Mutual Fund	5.72%
Reliance Industries Ltd.	4.22%
Larsen & Toubro Ltd.	3.42%
ITC Ltd.	3.32%
Tata Consultancy Services Ltd.	2.99%
ICICI Bank Ltd.	2.40%
Housing Development Finance Corporation Ltd.	2.35%
Kotak Mahindra Bank Ltd.	2.32%
Others	37.68%
Government Securities	8.89%
6.57% GOI 2033	3.19%
7.73% GOI 2034	1.73%
6.79% GOI 2027	1.49%
7.59% GOI 2029	0.50%
6.68% GOI 2031	0.45%
8.83% GOI 2041	0.36%
8.83% GOI 2023	0.26%
7.61% GOI 2030	0.24%
8.97% GOI 2030	0.20%
7.17% GOI 2028	0.18%
Others	0.29%
Corporate Bonds	12.19%
Tata Sons Ltd.	2.22%
Mahindra & Mahindra Ltd.	2.12%
Housing Development Finance Corporation Ltd.	1.05%
Indiabulls Housing Finance Ltd.	0.99%
Reliance Gas Transportation Infrastructure Ltd.	0.99%
Food Corporation of India	0.93%
Reliance Capital Ltd.	0.69%
Adani Ports and Special Economic Zone Ltd.	0.56%
Reliance Gas Transportation Infrastructure Ltd.	0.43%
LIC Housing Finance Ltd.	0.39%
Others	1.82%
Cash and Money Markets	2.81%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

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

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

Life Unit Linked
Enhancer Fund

ULIF01230/01/2008LIENHANCER122

March 2018



Fund Details

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

NAV as on March 31,2018:	23.9909
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	-4.30%	2.23%	8.36%	14.60%	6.93%	9.03%
Benchmark**	-3.61%	3.32%	10.25%	14.32%	6.00%	6.82%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

Asset Class Wise AUM

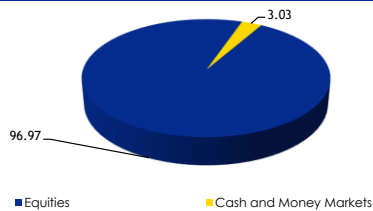
Asset Class	AUM (in Cr.)
Equity	72.04
Debt	2.25
Total	74.29

Modified Duration[§]

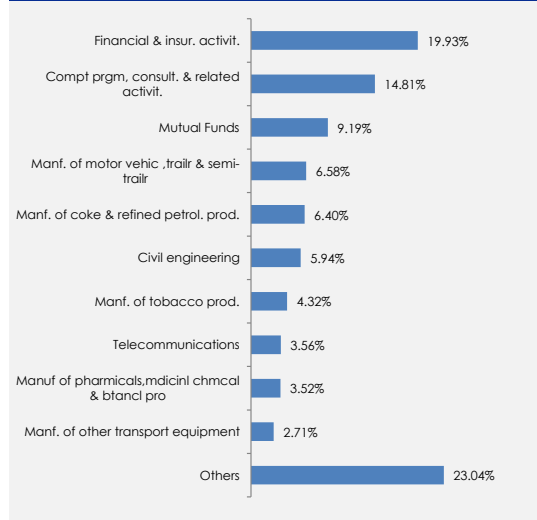
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	96.97%
Kotak Mahindra Mutual Fund	9.19%
Infosys Ltd.	7.29%
HDFC Bank Ltd.	7.28%
Reliance Industries Ltd.	5.90%
Larsen & Toubro Ltd.	4.45%
ITC Ltd.	4.32%
Tata Consultancy Services Ltd.	3.71%
ICICI Bank Ltd.	3.21%
Housing Development Finance Corporation Ltd.	2.62%
Kotak Mahindra Bank Ltd.	2.57%
Others	46.43%
Cash and Money Markets	3.03%
Portfolio Total	100.00%

Asset Mix



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. Subject to exposure norms applicable under the IRDA of India (Investment) regulations. The risk profile for this fund is High

NAV as on March 31, 2018:	17.0990
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	-3.57%	3.23%	10.57%	14.22%	6.31%	5.40%
Benchmark**	-3.61%	3.32%	10.25%	14.32%	6.00%	4.92%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	88.21
Debt	1.34
Total	89.55

Modified Duration⁵

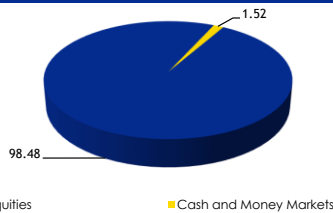
Security Type	Duration
Fixed Income Investments	

Security Name

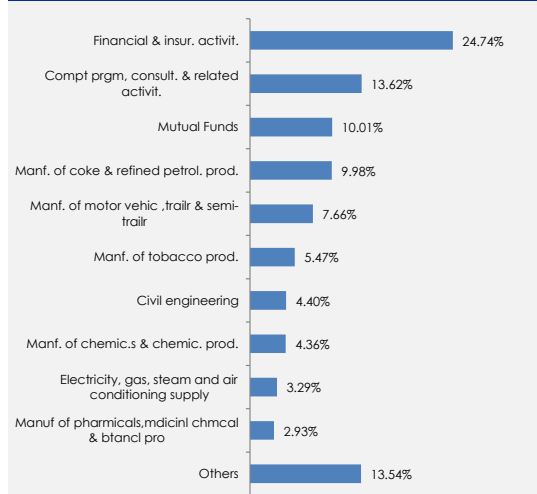
Net Asset (%)

Equities	Net Asset (%)
Kotak Mahindra Mutual Fund	10.01%
Reliance Industries Ltd.	7.54%
Housing Development Finance Corporation Ltd.	6.81%
HDFC Bank Ltd.	6.72%
Infosys Ltd.	6.38%
ITC Ltd.	5.47%
Larsen & Toubro Ltd.	4.40%
Tata Consultancy Services Ltd.	3.76%
Maruti Suzuki India Ltd.	3.06%
ICICI Bank Ltd.	3.04%
Others	41.29%
Cash and Money Markets	1.52%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on March 31, 2018:	13.9562
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	-5.73%	-3.82%	-3.07%	20.87%	8.08%	4.13%
Benchmark**	-5.70%	-5.54%	-8.56%	13.46%	1.10%	-2.55%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	121.18
Debt	5.74
Total	126.92

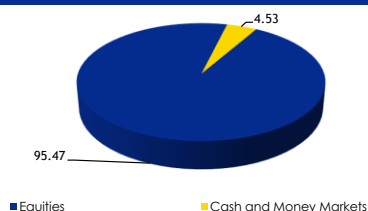
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	

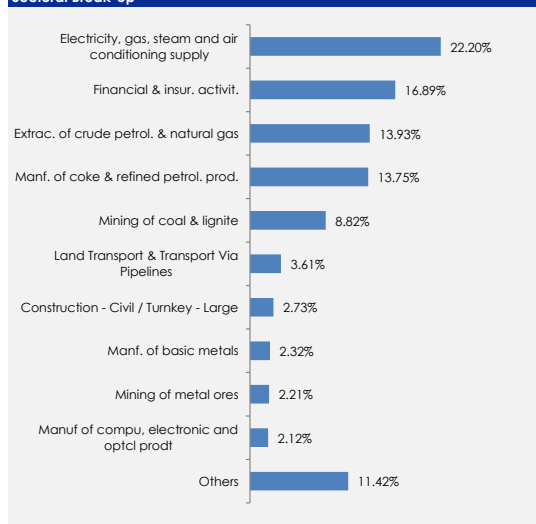
Security Name Net Asset (%)

Equities	Net Asset (%)
State Bank of India	8.85%
Coal India Ltd.	8.82%
Oil & Natural Gas Corpn Ltd.	8.76%
Indian Oil Corporation Ltd.	8.66%
NTPC Ltd.	8.06%
Power Grid Corporation of India Ltd.	5.61%
Oil India Ltd.	5.17%
Gail (India) Ltd.	5.13%
Gujarat State Petronet Ltd.	3.61%
NBCC (India) Ltd.	2.73%
Others	30.07%
Cash and Money Markets	4.53%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on March 31,2018:	12.8110
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	-4.34%	2.48%	7.03%	17.39%	6.16%	3.06%
Benchmark**	-3.58%	2.56%	7.49%	14.29%	0.80%	-1.18%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	40.81
Debt	0.67
Total	41.48

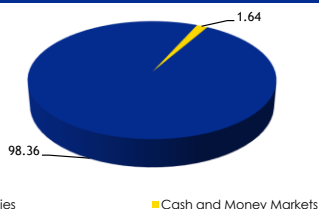
Modified Duration³

Security Type	Duration
Fixed Income Investments	

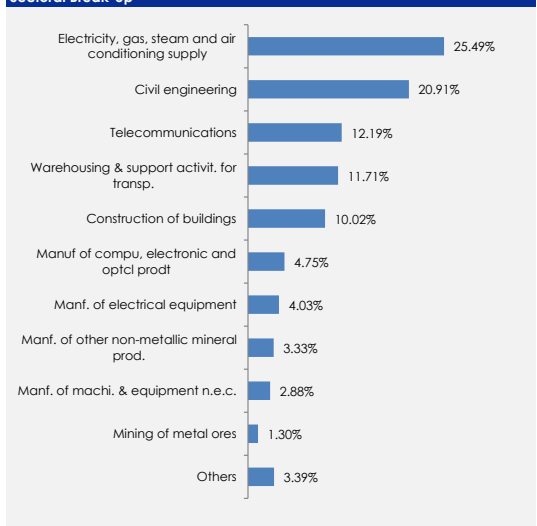
Security Name **Net Asset (%)**

Equities	98.36%
Larsen & Toubro Ltd.	9.70%
Power Grid Corporation of India Ltd.	8.74%
NTPC Ltd.	8.71%
Bharti Airtel Ltd.	8.16%
Adani Ports and Special Economic Zone Ltd.	7.11%
NCC Ltd.	4.79%
Tata Power Co. Ltd.	4.20%
Sadbhav Engineering Ltd.	4%
Ashoka Buildcon Ltd	3.42%
Ambuja Cements Ltd.	3.33%
Others	36.20%
Cash and Money Markets	1.64%
Portfolio Total	100.00%

Asset Mix



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: 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 March 31,2018:	17.0435
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	0.76%	1.75%	4.88%	7.36%	5.96%	7.17%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

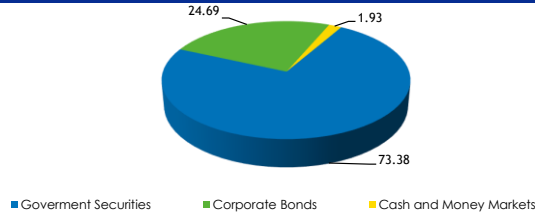
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	8.25
Total	8.25

Modified Duration[#]

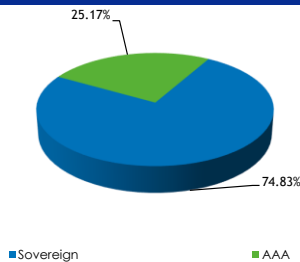
Security Type	Duration
Fixed Income Investments	1.76

Security Name	Net Asset (%)
Government Securities	73.38%
6.35% GOI 2020	60.19%
8.18% Andhra Pradesh SDL 2020	6.16%
8.19% GOI 2020	4.34%
8.16% Tamil Nadu SDL 2020	2.69%
Corporate Bonds	24.69%
Indian Railway Finance Corporation Ltd.	7.33%
Power Grid Corporation of India Ltd.	6.23%
Rural Electrification Corporation	6.17%
LIC Housing Finance Ltd.	3.72%
Dewan Housing Finance Corporation Ltd.	1.24%
Cash and Money Markets	1.93%
Portfolio Total	100.00%

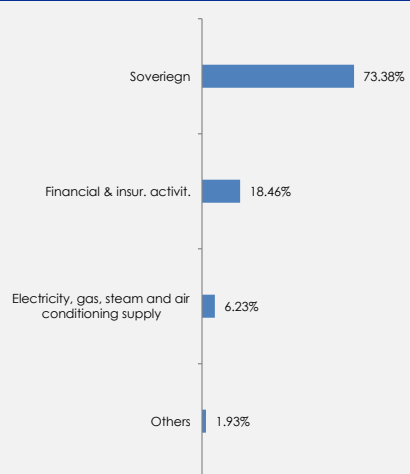
Asset Mix



Rating Profile



Sectoral Break-Up[§]



§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.

Life Unit Linked
Dynamic P/E Fund

ULIF03201/08/2011LIFDYNAMIC122

March 2018



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 March 31,2018:	19.4991
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	-3.60%	3.25%	9.12%	14.94%	7.39%	10.53%
Benchmark**	-3.18%	3.36%	9.95%	13.63%	6.22%	9.49%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	90.28
Debt	16.74
Total	107.02

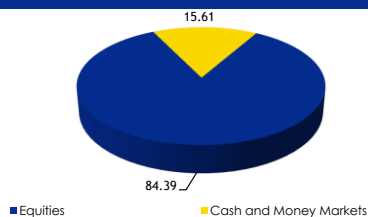
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	

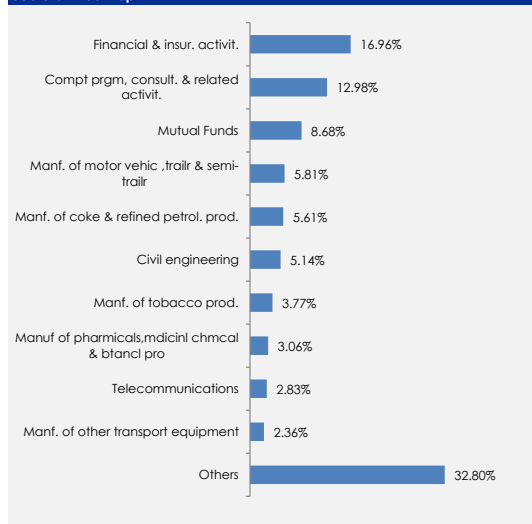
Security Name **Net Asset (%)**

Equities	84.39%
Kotak Mahindra Mutual Fund	8.68%
Infosys Ltd.	6.36%
HDFC Bank Ltd.	5.89%
Reliance Industries Ltd.	5.16%
Larsen & Toubro Ltd.	3.89%
ITC Ltd.	3.77%
Tata Consultancy Services Ltd.	3.24%
ICICI Bank Ltd.	2.74%
Kotak Mahindra Bank Ltd.	2.48%
Mahindra & Mahindra Ltd.	2.47%
Others	39.71%
Cash and Money Markets	15.61%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

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

⁵Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked Bond Fund-II

ULIF01608/01/2010LIFDEBT-II122
March 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on March 31, 2018:	19.3978
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	2.88%	0.28%	4.31%	7.55%	7.13%	8.38%
Benchmark**	2.13%	0.65%	5.11%	8.06%	8.11%	8.14%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	0.00%	40.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	142.01
Total	142.01

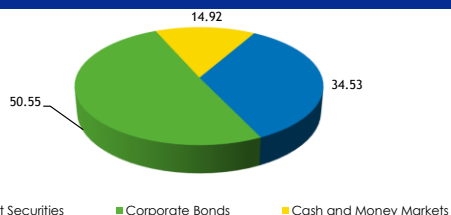
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.49

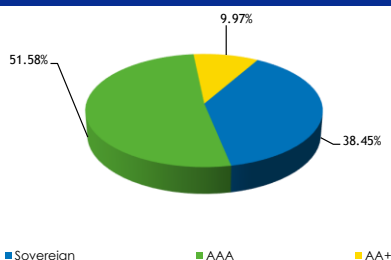
Security Name

Security Name	Net Asset (%)
Government Securities	34.53%
6.57% GOI 2033	8.06%
7.73% GOI 2034	6.96%
6.79% GOI 2027	6.21%
6.68% GOI 2031	5.12%
7.17% GOI 2028	4.08%
7.59% GOI 2029	2.93%
8.97% GOI 2030	0.66%
8.85% Tamil Nadu SDL 2022	0.51%
Corporate Bonds	50.55%
Mahindra & Mahindra Ltd.	5.72%
Indiabulls Housing Finance Ltd.	5.07%
Reliance Gas Transportation Infrastructure Ltd.	5.01%
Tata Sons Ltd.	4.04%
Tata Sons Ltd.	3.75%
Adani Ports and Special Economic Zone Ltd.	3.72%
Dewan Housing Finance Corporation Ltd.	3.68%
LIC Housing Finance Ltd.	3.03%
Reliance Capital Ltd.	2.88%
L&T Infra Debt Fund Ltd.	2.85%
Others	10.80%
Cash and Money Markets	14.92%
Portfolio Total	100.00%

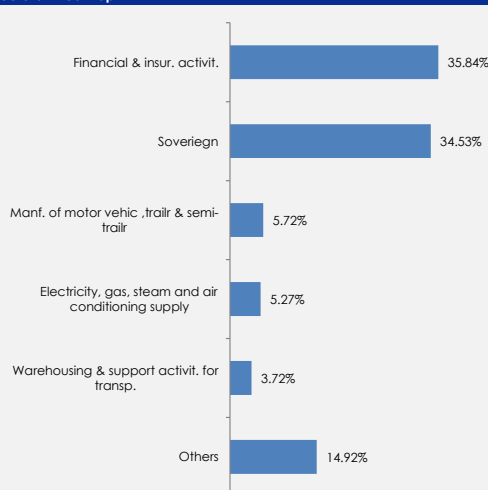
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

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

Life Unit Linked
Protector Fund-II

ULIF02108/01/2010LIPROTE-II122
March 2018



Fund Details

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

NAV as on March 31, 2018:	18.8663
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	1.87%	0.80%	4.94%	8.62%	7.16%	8.02%
Benchmark**	1.25%	1.09%	5.94%	9.07%	7.92%	8.31%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	100.00%

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

Asset Class Wise AUM

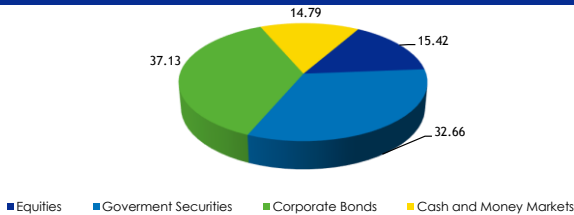
Asset Class	AUM (in Cr.)
Equity	8.61
Debt	47.17
Total	55.78

Modified Duration⁵

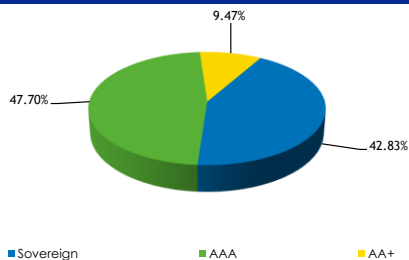
Security Type	Duration
Fixed Income Investments	5.50

Security Name	Net Asset (%)
Equities 15.42%	
HDFC Bank Ltd.	1.97%
Infosys Ltd.	1.26%
Reliance Industries Ltd.	0.83%
Larsen & Toubro Ltd.	0.76%
Kotak Mahindra Bank Ltd.	0.71%
ICICI Bank Ltd.	0.70%
IITC Ltd.	0.68%
Tata Consultancy Services Ltd.	0.63%
Housing Development Finance Corporation Ltd.	0.59%
Mahindra & Mahindra Ltd.	0.47%
Others	6.82%
Government Securities 32.66%	
6.57% GOI 2033	7.68%
6.68% GOI 2031	6.59%
7.73% GOI 2034	5.86%
7.17% GOI 2028	5.49%
6.79% GOI 2027	4.40%
7.59% GOI 2029	1.66%
8.97% GOI 2030	0.55%
8.79% Gujarat SDL 2022	0.43%
Corporate Bonds 37.13%	
Mahindra & Mahindra Ltd.	5.27%
Indiabulls Housing Finance Ltd.	3.50%
Dewan Housing Finance Corporation Ltd.	3.37%
Adani Ports and Special Economic Zone Ltd.	2.84%
Reliance Capital Ltd.	2.75%
Reliance Gas Transportation Infrastructure Ltd.	2.51%
L&T Infra Debt Fund Ltd.	2.27%
Housing Development Finance Corporation Ltd.	1.83%
L&T Infra Debt Fund Ltd.	1.82%
L&T Fincance Corporation Ltd	1.80%
Others	9.17%
Cash and Money Markets 14.79%	
Portfolio Total	100.00%

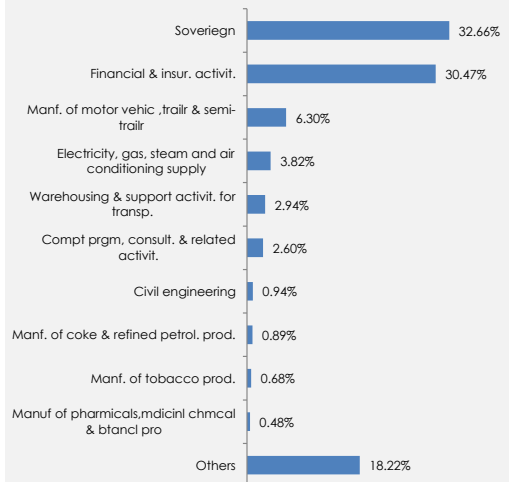
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

⁵Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked
Balance Fund-II

ULIF01508/01/2010LIBALAN-II122

March 2018



Fund Details

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

The risk profile for this fund is Medium

NAV as on March 31, 2018:	19.4001
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	-0.02%	1.10%	5.93%	10.32%	7.00%	8.39%
Benchmark**	-0.19%	1.79%	7.27%	10.70%	7.49%	8.64%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

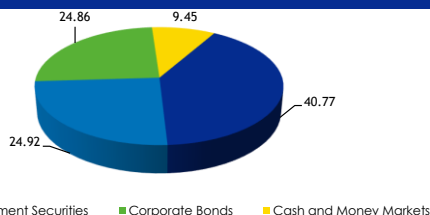
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	65.33
Debt	95.00
Total	160.32

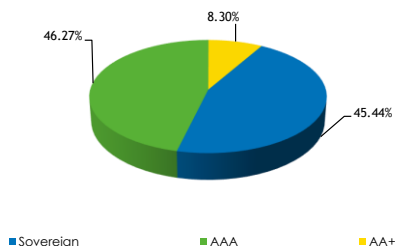
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.52

Asset Mix



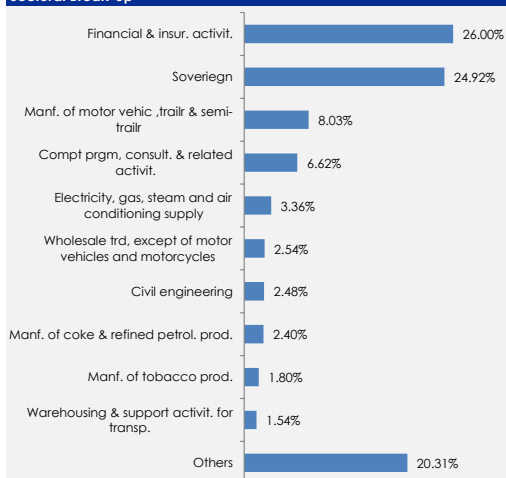
Rating Profile



Security Name **Net Asset (%)**

Equities	40.77%
HDFC Bank Ltd.	5.08%
Infosys Ltd.	3.19%
Reliance Industries Ltd.	2.21%
Larsen & Toubro Ltd.	1.93%
ICICI Bank Ltd.	1.87%
ITC Ltd.	1.80%
Kotak Mahindra Bank Ltd.	1.77%
Tata Consultancy Services Ltd.	1.62%
Housing Development Finance Corporation Ltd.	1.39%
Mahindra & Mahindra Ltd.	1.18%
Others	18.73%
Government Securities	24.92%
6.57% GOI 2033	5.91%
6.79% GOI 2027	4.75%
7.73% GOI 2034	4.36%
7.17% GOI 2028	2.96%
6.68% GOI 2031	2.52%
7.59% GOI 2029	1.18%
8.15% GOI 2026	0.96%
8.79% Gujarat SDL 2022	0.65%
7.8% GOI 2020	0.63%
8.97% GOI 2030	0.44%
Others	0.56%
Corporate Bonds	24.86%
Mahindra & Mahindra Ltd.	5.28%
Food Corporation of India	2.54%
Housing Development Finance Corporation Ltd.	2.50%
Tata Sons Ltd.	2.25%
Reliance Capital Ltd.	2.04%
Reliance Gas Transportation Infrastructure Ltd.	2.02%
Indiabulls Housing Finance Ltd.	1.92%
LIC Housing Finance Ltd.	1.31%
Adani Ports and Special Economic Zone Ltd.	1.25%
Capital First Ltd	0.64%
Others	3.11%
Cash and Money Markets	9.45%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on March 31,2018:	19.8686
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	-2.45%	2.01%	7.70%	13.35%	7.09%	8.70%
Benchmark**	-2.19%	2.71%	9.04%	12.86%	6.70%	8.51%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	113.45
Debt	36.43
Total	149.88

Modified Duration³

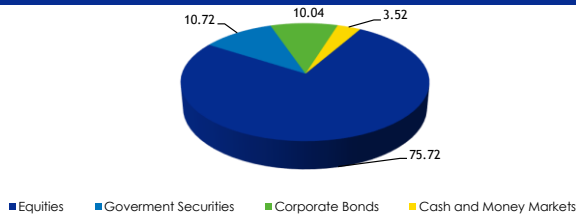
Security Type	Duration
Fixed Income Investments	5.66

Security Name

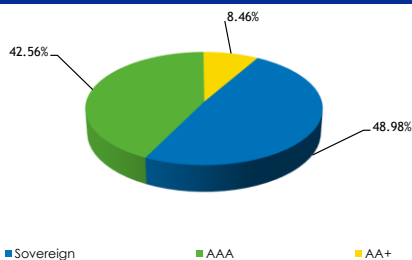
Net Asset (%)

Equities	75.72%
Infosys Ltd.	5.92%
HDFC Bank Ltd.	5.89%
Kotak Mahindra Mutual Fund	5.25%
Reliance Industries Ltd.	4.25%
Larsen & Toubro Ltd.	3.61%
ITC Ltd.	3.34%
Tata Consultancy Services Ltd.	3.03%
Housing Development Finance Corporation Ltd.	2.42%
ICICI Bank Ltd.	2.42%
Kotak Mahindra Bank Ltd.	2.35%
Others	37.24%
Government Securities	10.72%
6.57% GOI 2033	2.87%
7.73% GOI 2034	1.82%
6.79% GOI 2027	1.55%
6.68% GOI 2031	1.55%
8.32% GOI 2032	1.16%
7.16% GOI 2023	0.75%
7.59% GOI 2029	0.50%
7.17% GOI 2028	0.33%
8.97% GOI 2030	0.19%
Corporate Bonds	10.04%
Mahindra & Mahindra Ltd.	1.96%
Housing Development Finance Corporation Ltd.	1.34%
LIC Housing Finance Ltd.	1.07%
Indiabulls Housing Finance Ltd.	1.03%
Food Corporation of India	0.86%
Reliance Capital Ltd.	0.82%
Reliance Gas Transportation Infrastructure Ltd.	0.65%
L&T Fincance Corporation Ltd	0.50%
Adani Ports and Special Economic Zone Ltd.	0.49%
L&T Infra Debt Fund Ltd.	0.34%
Others	0.98%
Cash and Money Markets	3.52%
Portfolio Total	100.00%

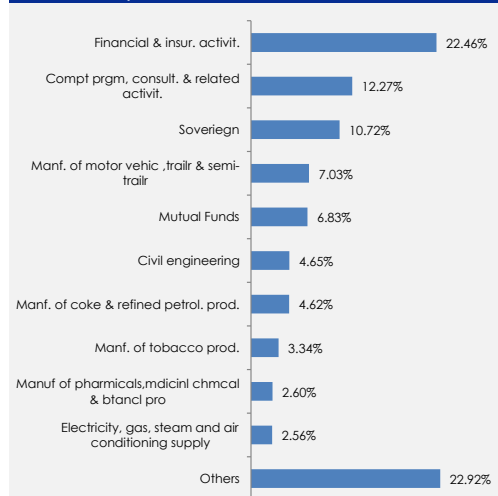
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

³Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked
Enhancer Fund-II

ULIF01708/01/2010LIFENHN-II122

March 2018



Fund Details

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

The risk profile for this fund is High

NAV as on March 31, 2018:	22.9462
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	-4.16%	2.63%	8.90%	15.14%	7.50%	10.62%
Benchmark**	-3.61%	3.32%	10.25%	14.32%	6.00%	8.31%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	288.12
Debt	23.35
Total	311.47

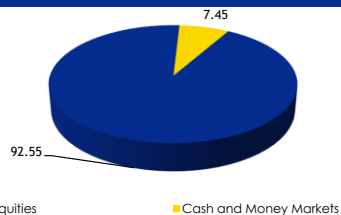
Modified Duration³

Security Type	Duration
Fixed Income Investments	

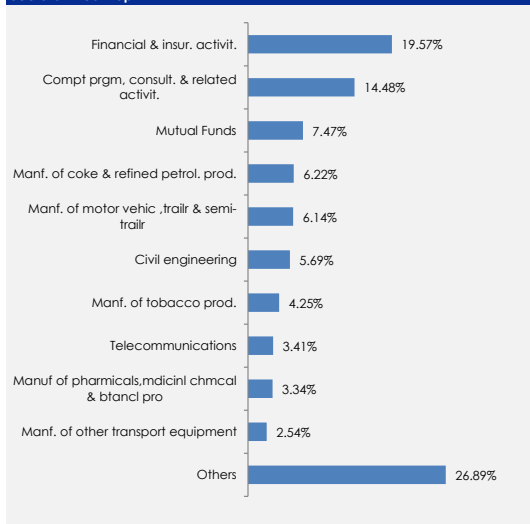
Security Name **Net Asset (%)**

Equities	92.55%
Kotak Mahindra Mutual Fund	7.47%
Infosys Ltd.	7.18%
HDFC Bank Ltd.	7.16%
Reliance Industries Ltd.	5.75%
Larsen & Toubro Ltd.	4.26%
ITC Ltd.	4.25%
Tata Consultancy Services Ltd.	3.60%
ICICI Bank Ltd.	3.16%
Kotak Mahindra Bank Ltd.	2.63%
Housing Development Finance Corporation Ltd.	2.60%
Others	44.49%
Cash and Money Markets	7.45%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

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

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

Life Unit Linked Index Fund-II

ULIF02008/01/2010LIFINDX-II122

March 2018



Fund Details

Investment Objective: To generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

NAV as on March 31, 2018:	18.8156
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	-3.56%	3.16%	10.16%	13.85%	5.85%	7.98%
Benchmark**	-3.61%	3.32%	10.25%	14.32%	6.00%	8.31%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

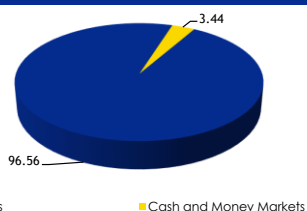
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	89.05
Debt	3.17
Total	92.23

Modified Duration³

Security Type	Duration
Fixed Income Investments	

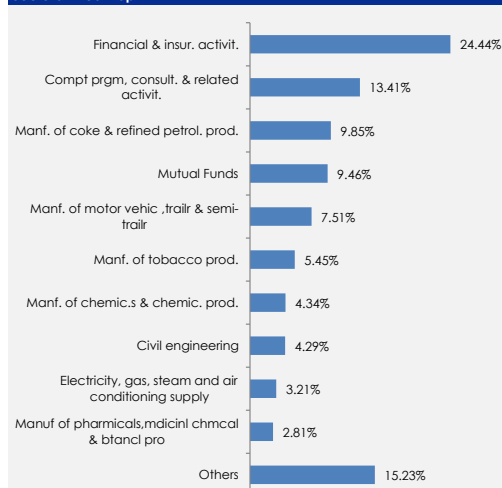
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	96.56%
Kotak Mahindra Mutual Fund	9.46%
Reliance Industries Ltd.	7.52%
Housing Development Finance Corporation Ltd.	6.73%
HDFC Bank Ltd.	6.70%
Infosys Ltd.	6.33%
ITC Ltd.	5.45%
Larsen & Toubro Ltd.	4.29%
Tata Consultancy Services Ltd.	3.66%
ICICI Bank Ltd.	3.01%
Maruti Suzuki India Ltd.	2.96%
Others	40.45%
Cash and Money Markets	3.44%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

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

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

Life Unit Linked
Discontinued Policy Fund

ULIF03127/01/2011LIDISCLCY122
 March 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on March 31, 2018:	16.6445
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	0.49%	2.84%	5.77%	6.04%	6.44%	7.36%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	100.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	178.50
Total	178.50

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.47

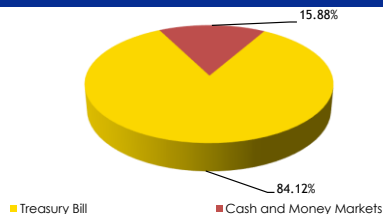
Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Treasury Bill	75.43%
364 Days Treasury Bill 2019	17.07%
364 Days Treasury Bill 2018	12.80%
364 Days Treasury Bill 2018	11.43%
364 Days Treasury Bill 2018	11.06%
364 Days Treasury Bill 2018	9.97%
364 Days Treasury Bill 2018	8.33%
364 Days Treasury Bill 2019	4.77%

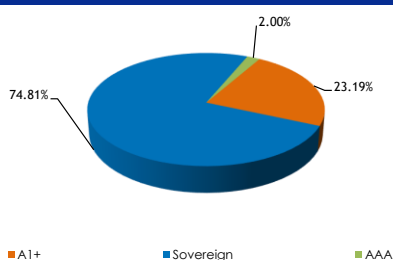
Cash and Money Markets **24.57%**

Portfolio Total	100.00%
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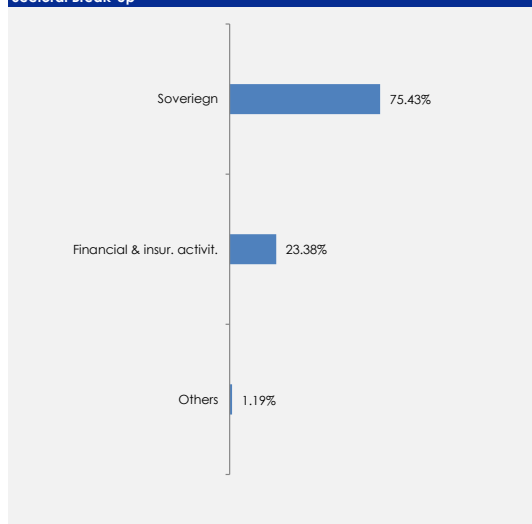
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

Pension Unit Linked
Pension Secure Fund

ULIF00803/03/2005PNSNSECURE122

March 2018



Fund Details

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

NAV as on March 31, 2018:	26.1810
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	1.85%	0.78%	5.13%	9.13%	7.61%	8.39%
Benchmark**	1.25%	1.09%	5.94%	9.07%	7.92%	7.94%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

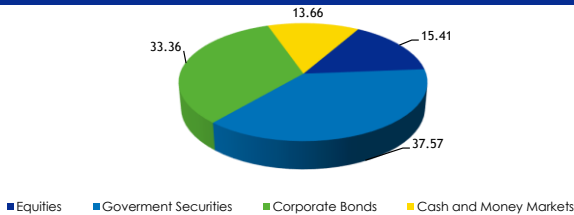
Asset Class	AUM (in Cr.)
Equity	7.80
Debt	42.80
Total	50.61

Modified Duration³

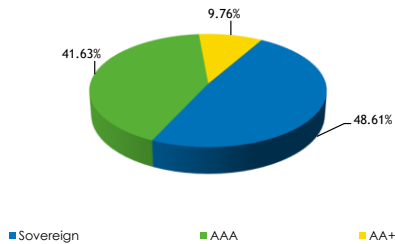
Security Type	Duration
Fixed Income Investments	5.51

Security Name	Net Asset (%)
Equities	
HDFC Bank Ltd.	2.00%
Infosys Ltd.	1.22%
Reliance Industries Ltd.	0.81%
Larsen & Toubro Ltd.	0.74%
Kotak Mahindra Bank Ltd.	0.69%
ICICI Bank Ltd.	0.68%
IITC Ltd.	0.65%
Tata Consultancy Services Ltd.	0.62%
Housing Development Finance Corporation Ltd.	0.58%
Mahindra & Mahindra Ltd.	0.45%
Others	6.97%
Government Securities	
7.17% GOI 2028	8.23%
6.57% GOI 2033	7.73%
6.68% GOI 2031	6.86%
7.73% GOI 2034	6.22%
6.79% GOI 2027	4.49%
7.59% GOI 2029	2.49%
7.16% GOI 2023	0.96%
8.97% GOI 2030	0.59%
Corporate Bonds	
Mahindra & Mahindra Ltd.	3.72%
Indiabulls Housing Finance Ltd.	3.05%
Reliance Capital Ltd.	3.03%
Adani Ports and Special Economic Zone Ltd.	2.92%
Housing Development Finance Corporation Ltd.	2.86%
LIC Housing Finance Ltd.	2.63%
Tata Sons Ltd.	2.59%
LIC Housing Finance Ltd.	2.58%
Reliance Gas Transportation Infrastructure Ltd.	2.55%
L&T Infra Debt Fund Ltd.	2.51%
Others	4.92%
Cash and Money Markets	
	13.66%
Portfolio Total	100.00%

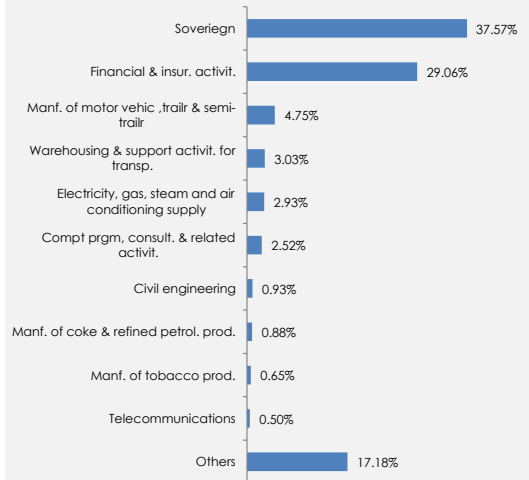
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

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

Pension Unit Linked
Pension Protector Fund

ULIF01408/02/2008PNSPROTECT122
 March 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on March 31, 2018:	21.6914
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	1.79%	0.71%	5.04%	8.87%	7.46%	7.92%
Benchmark**	1.25%	1.09%	5.94%	9.07%	7.92%	7.43%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

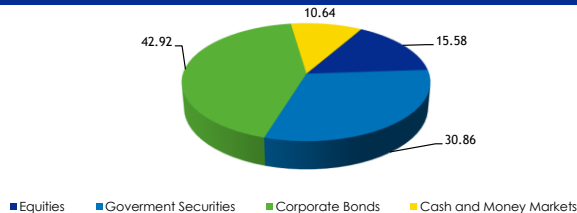
Asset Class	AUM (in Cr.)
Equity	3.60
Debt	19.52
Total	23.12

Modified Duration³

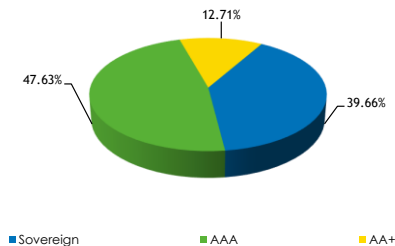
Security Type	Duration
Fixed Income Investments	5.52

Security Name	Net Asset (%)
Equities 15.58%	
HDFC Bank Ltd.	2.07%
Infosys Ltd.	1.22%
Reliance Industries Ltd.	0.81%
Larsen & Toubro Ltd.	0.70%
Kotak Mahindra Bank Ltd.	0.69%
ICICI Bank Ltd.	0.68%
IITC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.62%
Housing Development Finance Corporation Ltd.	0.57%
Mahindra & Mahindra Ltd.	0.47%
Others	7.09%
Government Securities 30.86%	
6.57% GOI 2033	6.41%
6.68% GOI 2031	6.39%
7.73% GOI 2034	6.25%
7.17% GOI 2028	4.73%
6.79% GOI 2027	4.73%
7.59% GOI 2029	1.68%
8.97% GOI 2030	0.67%
Corporate Bonds 42.92%	
Mahindra & Mahindra Ltd.	6.61%
Tata Sons Ltd.	5.23%
Housing Development Finance Corporation Ltd.	4.90%
Adani Ports and Special Economic Zone Ltd.	4.11%
Reliance Capital Ltd.	2.65%
Indian Railway Finance Corporation Ltd.	2.29%
L&T Infra Debt Fund Ltd.	2.19%
L&T Fincance Corporation Ltd	2.17%
Dewan Housing Finance Corporation Ltd.	1.81%
Indiabulls Housing Finance Ltd.	1.78%
Others	9.18%
Cash and Money Markets 10.64%	
Portfolio Total 100.00%	

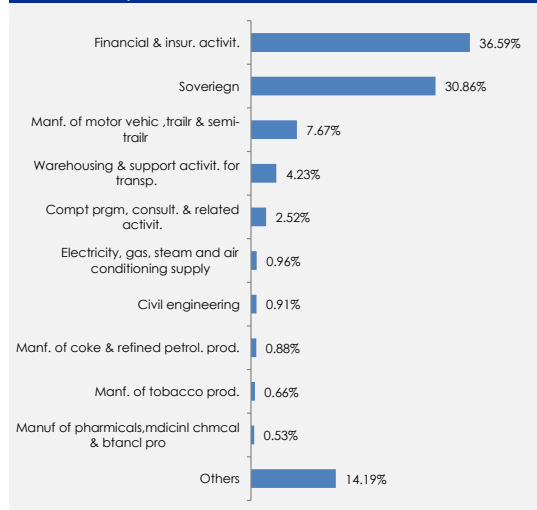
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

³Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked
Pension Balanced Fund

ULIF00311/02/2003PNSBALANCE122
 March 2018



Fund Details

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

NAV as on March 31, 2018:	50.8071
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	0.43%	1.14%	5.85%	10.20%	7.18%	11.90%
Benchmark**	0.10%	1.65%	7.01%	10.38%	7.59%	9.96%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	19.90
Debt	35.53
Total	55.43

Modified Duration⁵

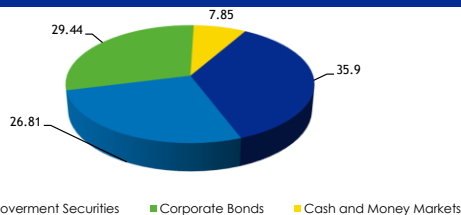
Security Type	Duration
Fixed Income Investments	5.58

Security Name

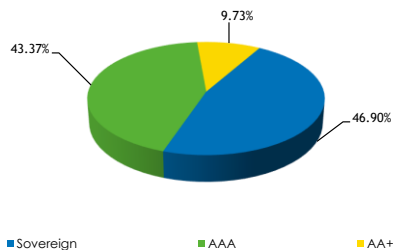
Net Asset (%)

Equities	35.90%
HDFC Bank Ltd.	4.60%
Infosys Ltd.	2.84%
Reliance Industries Ltd.	1.91%
Larsen & Toubro Ltd.	1.72%
ICICI Bank Ltd.	1.61%
Kotak Mahindra Bank Ltd.	1.60%
IITC Ltd.	1.55%
Tata Consultancy Services Ltd.	1.44%
Housing Development Finance Corporation Ltd.	1.30%
Mahindra & Mahindra Ltd.	1.05%
Others	16.28%
Government Securities	26.81%
6.57% GOI 2033	6.08%
7.73% GOI 2034	4.74%
6.79% GOI 2027	4.13%
7.17% GOI 2028	3.07%
6.68% GOI 2031	2.63%
7.28% GOI 2019	2.27%
7.16% GOI 2023	2.14%
7.59% GOI 2029	1.29%
8.97% GOI 2030	0.46%
Corporate Bonds	29.44%
Mahindra & Mahindra Ltd.	5.73%
Indiabulls Housing Finance Ltd.	3.34%
Housing Development Finance Corporation Ltd.	2.79%
Reliance Gas Transportation Infrastructure Ltd.	2.72%
Reliance Capital Ltd.	2.58%
Power Grid Corporation of India Ltd.	2.34%
Food Corporation of India	2.12%
LIC Housing Finance Ltd.	1.90%
Adani Ports and Special Economic Zone Ltd.	1.52%
L&T Fincance Corporation Ltd	1.36%
Others	3.04%
Cash and Money Markets	7.85%
Portfolio Total	100.00%

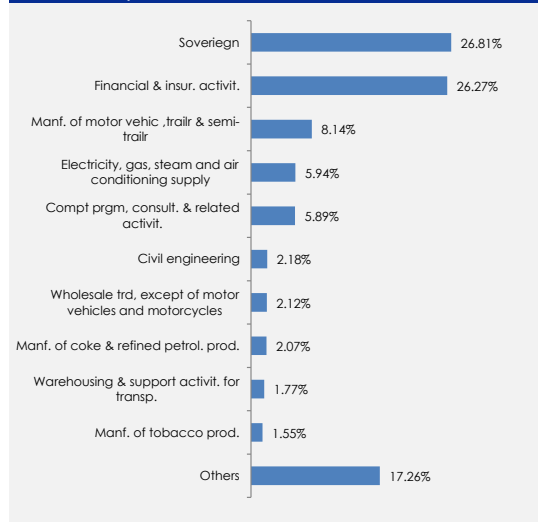
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

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

Pension Unit Linked
Pension Growth Fund

ULIF00703/03/2005PNSNGROWTH122

March 2018



Fund Details

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

The risk profile for this fund is High

NAV as on March 31, 2018:	33.2678
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	-1.14%	1.38%	6.54%	11.44%	6.84%	10.41%
Benchmark**	-1.05%	2.19%	8.04%	11.64%	7.18%	10.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

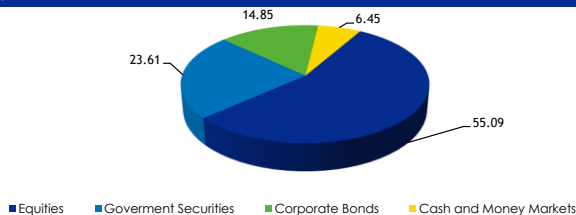
Asset Class	AUM (in Cr.)
Equity	38.19
Debt	31.10
Total	69.29

Modified Duration[#]

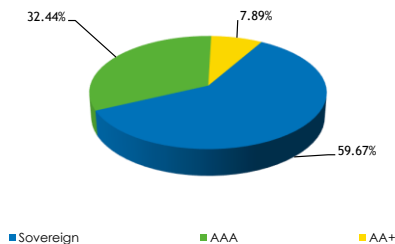
Security Type	Duration
Fixed Income Investments	5.47

Security Name	Net Asset (%)
Equities	55.09%
Infosys Ltd.	4.31%
HDFC Bank Ltd.	4.29%
Kotak Mahindra Mutual Fund	4.03%
Reliance Industries Ltd.	3.09%
Larsen & Toubro Ltd.	2.53%
ITC Ltd.	2.43%
Tata Consultancy Services Ltd.	2.20%
ICICI Bank Ltd.	1.76%
Housing Development Finance Corporation Ltd.	1.74%
Kotak Mahindra Bank Ltd.	1.71%
Others	27%
Government Securities	23.61%
6.57% GOI 2033	5.23%
6.79% GOI 2027	4.21%
7.17% GOI 2028	3.71%
6.68% GOI 2031	3.64%
7.73% GOI 2034	3.27%
7.59% GOI 2029	1.55%
8.3% GOI 2040	1.37%
8.97% GOI 2030	0.33%
8.4% GOI 2024	0.30%
Corporate Bonds	14.85%
LIC Housing Finance Ltd.	1.74%
Housing Development Finance Corporation Ltd.	1.64%
Food Corporation of India	1.55%
Housing Development Finance Corporation Ltd.	1.44%
Indiabulls Housing Finance Ltd.	1.34%
Reliance Capital Ltd.	1.18%
L&T Infra Debt Fund Ltd.	1.10%
L&T Fincance Corporation Ltd	1.09%
Adani Ports and Special Economic Zone Ltd.	1.07%
L&T Infra Debt Fund Ltd.	0.74%
Others	1.96%
Cash and Money Markets	6.45%
Portfolio Total	100.00%

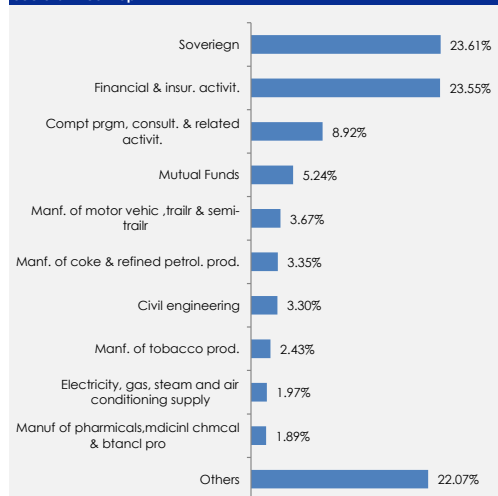
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Pension Unit Linked
Pension Index Fund

ULIF01122/01/2008PNSINDEXF122
 March 2018



Fund Details

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

NAV as on March 31,2018:	21.0793
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	-3.53%	3.38%	10.73%	14.37%	6.39%	7.64%
Benchmark**	-3.61%	3.32%	10.25%	14.32%	6.00%	7.37%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	136.08
Debt	4.63
Total	140.71

Modified Duration⁵

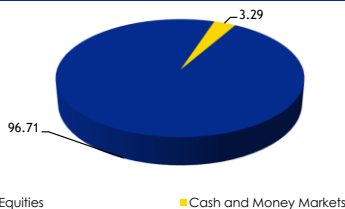
Security Type	Duration
Fixed Income Investments	

Security Name

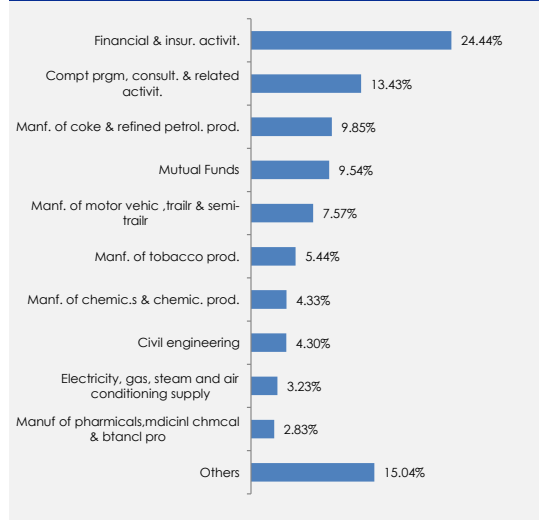
Net Asset (%)

Equities	96.71%
Kotak Mahindra Mutual Fund	9.54%
Reliance Industries Ltd.	7.50%
Housing Development Finance Corporation Ltd.	6.73%
HDFC Bank Ltd.	6.69%
Infosys Ltd.	6.33%
ITC Ltd.	5.44%
Larsen & Toubro Ltd.	4.30%
Tata Consultancy Services Ltd.	3.66%
ICICI Bank Ltd.	3.01%
Maruti Suzuki India Ltd.	3%
Others	40.51%
Cash and Money Markets	3.29%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

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

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

Pension Unit Linked
Pension Infrastructure Fund

ULIF02525/01/2010PNSNINFRAF122
 March 2018



Fund Details

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

The risk profile for this fund is High

NAV as on March 31,2018:	13.3493
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	-4.28%	2.56%	7.21%	17.36%	5.83%	3.59%
Benchmark**	-3.58%	2.56%	7.49%	14.29%	0.80%	-0.58%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.84
Debt	0.16
Total	9.00

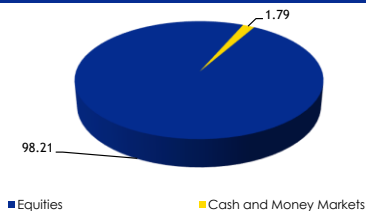
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	

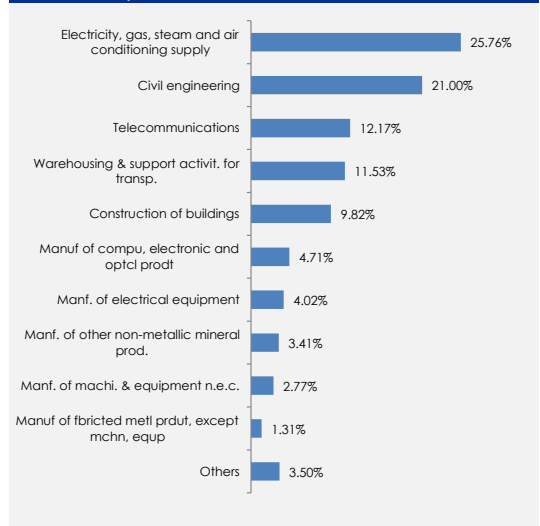
Security Name **Net Asset (%)**

Equities		98.21%
Larsen & Toubro Ltd.		9.74%
Power Grid Corporation of India Ltd.		9%
NTPC Ltd.		8.87%
Bharti Airtel Ltd.		8.14%
Adani Ports and Special Economic Zone Ltd.		7.13%
NCC Ltd.		4.89%
Tata Power Co. Ltd.		4.15%
Sadbhav Engineering Ltd.		4.10%
Ambuja Cements Ltd.		3.41%
Ashoka Buildcon Ltd		3.28%
Others		35.50%
Cash and Money Markets		1.79%
Portfolio Total		100.00%

Asset Mix



Sectoral Break-Up[§]



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

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

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

Pension Unit Linked
Pension PSU Fund

ULIF02725/01/2010PNSNPSUFND122
March 2018



Fund Details

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

The risk profile for this fund is High

NAV as on March 31,2018:	14.1926
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	-5.79%	-3.92%	-3.03%	21.06%	8.12%	4.37%
Benchmark**	-5.70%	-5.54%	-8.56%	13.46%	1.10%	-2.56%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	18.02
Debt	0.44
Total	18.46

Modified Duration[§]

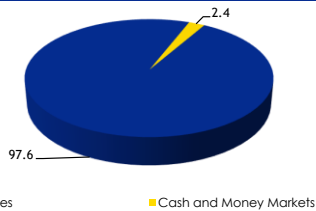
Security Type	Duration
Fixed Income Investments	

Security Name

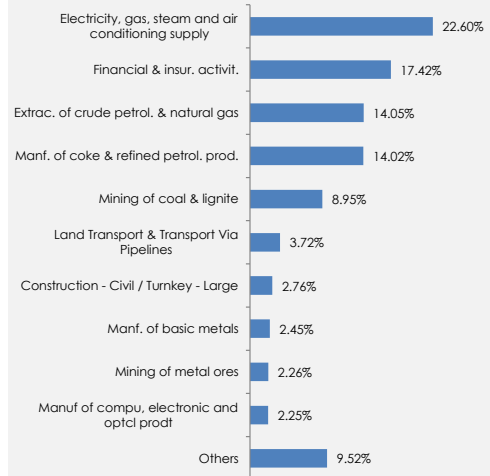
Net Asset (%)

Equities	97.60%
State Bank of India	9.09%
Coal India Ltd.	8.95%
Indian Oil Corporation Ltd.	8.79%
Oil & Natural Gas Corpn Ltd.	8.72%
NTPC Ltd.	8.23%
Power Grid Corporation of India Ltd.	5.73%
Oil India Ltd.	5.33%
Gail (India) Ltd.	5.19%
Gujarat State Petronet Ltd.	3.72%
NBCC (India) Ltd.	2.76%
Others	31.09%
Cash and Money Markets	2.40%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

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

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

Pension Unit Linked
Pension Protector Fund-II

ULIF02825/01/2010PNPROTE-II122
 March 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on March 31, 2018:	19.0167
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	1.61%	0.51%	4.55%	8.37%	6.84%	8.17%
Benchmark**	1.25%	1.09%	5.94%	9.07%	7.92%	8.35%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

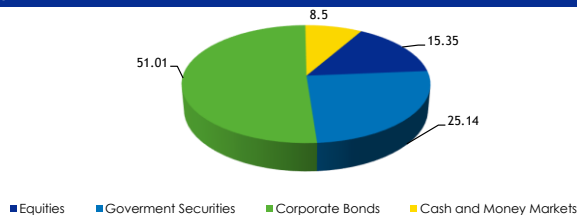
Asset Class	AUM (in Cr.)
Equity	0.85
Debt	4.67
Total	5.51

Modified Duration[#]

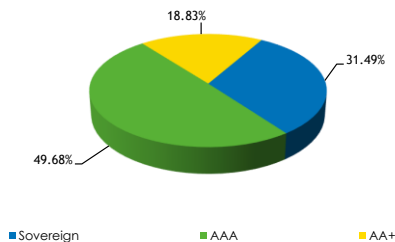
Security Type	Duration
Fixed Income Investments	5.52

Security Name	Net Asset (%)
Equities 15.35%	
HDFC Bank Ltd.	1.94%
Infosys Ltd.	1.32%
Reliance Industries Ltd.	0.79%
Kotak Mahindra Bank Ltd.	0.68%
Larsen & Toubro Ltd.	0.68%
ICICI Bank Ltd.	0.67%
IITC Ltd.	0.64%
Tata Consultancy Services Ltd.	0.63%
Housing Development Finance Corporation Ltd.	0.57%
Mahindra & Mahindra Ltd.	0.47%
Others	6.96%
Government Securities 25.14%	
6.57% GOI 2033	7.05%
7.73% GOI 2034	6.73%
8.79% Gujarat SDL 2022	4.72%
6.68% GOI 2031	2.35%
6.79% GOI 2027	2.07%
7.59% GOI 2029	1.62%
8.97% GOI 2030	0.60%
Corporate Bonds 51.01%	
Tata Sons Ltd.	9.13%
Adani Ports and Special Economic Zone Ltd.	7.66%
Mahindra & Mahindra Ltd.	6.40%
Reliance Gas Transportation Infrastructure Ltd.	5.86%
Reliance Capital Ltd.	5.56%
L&T Infra Debt Fund Ltd.	4.60%
Dewan Housing Finance Corporation Ltd.	3.79%
LIC Housing Finance Ltd.	3.71%
Indiabulls Housing Finance Ltd.	1.87%
Capital First Ltd	1.82%
Others	0.61%
Cash and Money Markets 8.50%	
Portfolio Total	100.00%

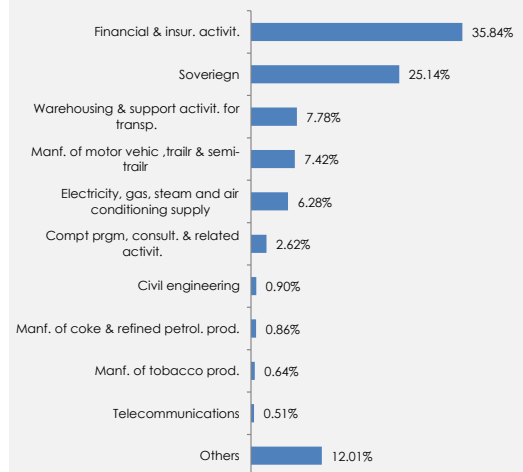
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

NAV as on March 31, 2018:	18.7424
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	0.30%	0.91%	5.43%	10.12%	6.95%	7.98%
Benchmark**	0.10%	1.65%	7.01%	10.38%	7.59%	8.76%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

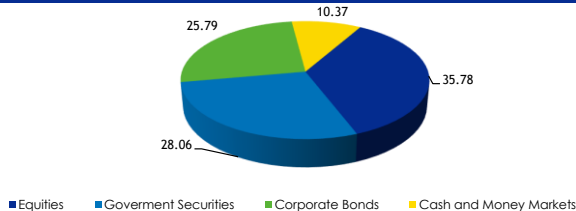
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.43
Debt	7.95
Total	12.38

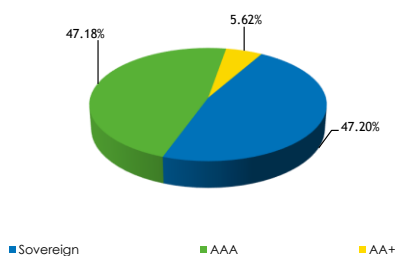
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.54

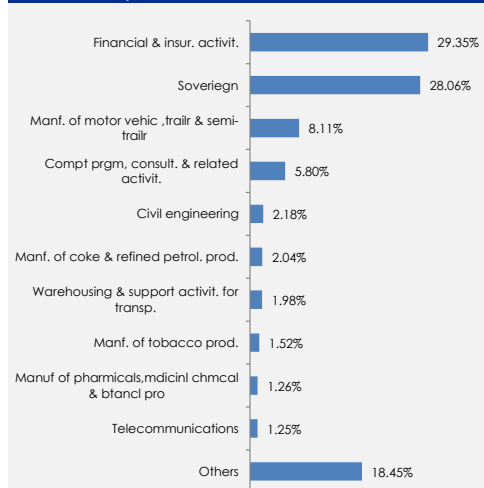
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	35.78%
HDFC Bank Ltd.	4.51%
Infosys Ltd.	2.83%
Reliance Industries Ltd.	1.87%
Larsen & Toubro Ltd.	1.68%
ICICI Bank Ltd.	1.58%
Kotak Mahindra Bank Ltd.	1.55%
IITC Ltd.	1.52%
Tata Consultancy Services Ltd.	1.41%
Housing Development Finance Corporation Ltd.	1.25%
Mahindra & Mahindra Ltd.	1.01%
Others	16.57%
Government Securities	28.06%
6.57% GOI 2033	5.69%
6.79% GOI 2027	5.30%
7.73% GOI 2034	4.94%
7.17% GOI 2028	3.82%
7.16% GOI 2023	2.24%
6.68% GOI 2031	2.16%
8.79% Gujarat SDL 2022	2.10%
7.59% GOI 2029	1.28%
8.97% GOI 2030	0.53%
Corporate Bonds	25.79%
Mahindra & Mahindra Ltd.	5.70%
Tata Sons Ltd.	5.26%
Indiabulls Housing Finance Ltd.	3.32%
Housing Development Finance Corporation Ltd.	2.50%
LIC Housing Finance Ltd.	2.43%
L&T Infra Debt Fund Ltd.	2.05%
Adani Ports and Special Economic Zone Ltd.	1.71%
Dewan Housing Finance Corporation Ltd.	0.84%
Capital First Ltd	0.83%
Capital First Ltd	0.81%
Others	0.34%
Cash and Money Markets	10.37%
Portfolio Total	100.00%

Sectoral Break-Up⁵

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

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

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

Pension Unit Linked
Pension Growth Fund-II

ULIF02425/01/2010PNGROWT-II122
 March 2018



Fund Details

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

The risk profile for this fund is High

NAV as on March 31, 2018:	20.6600
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	-1.20%	1.30%	6.62%	11.47%	6.86%	9.27%
Benchmark**	-1.05%	2.19%	8.04%	11.64%	7.18%	8.88%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	60.00%

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.51
Debt	5.92
Total	13.43

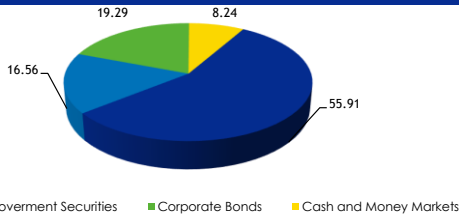
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.58

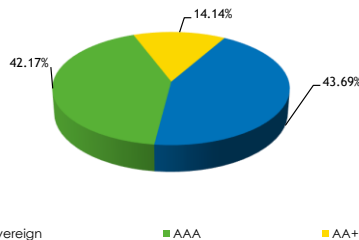
Security Name **Net Asset (%)**

Equities		55.91%
Infosys Ltd.		4.28%
HDFC Bank Ltd.		4.26%
Kotak Mahindra Mutual Fund		4.19%
Reliance Industries Ltd.		3.08%
Larsen & Toubro Ltd.		2.54%
ITC Ltd.		2.42%
Tata Consultancy Services Ltd.		2.19%
Housing Development Finance Corporation Ltd.		1.75%
ICICI Bank Ltd.		1.75%
Kotak Mahindra Bank Ltd.		1.70%
Others		27.75%
Government Securities		16.56%
6.57% GOI 2033		3.90%
7.73% GOI 2034		3.36%
6.79% GOI 2027		2.05%
6.68% GOI 2031		1.65%
7.16% GOI 2023		1.62%
7.17% GOI 2028		1.61%
8.27% GOI 2020		1.15%
7.59% GOI 2029		0.89%
8.97% GOI 2030		0.33%
Corporate Bonds		19.29%
Mahindra & Mahindra Ltd.		5.26%
Indiabulls Housing Finance Ltd.		2.30%
Reliance Capital Ltd.		2.28%
L&T Infra Debt Fund Ltd.		1.89%
L&T Fincance Corporation Ltd		1.87%
Reliance Gas Transportation Infrastructure Ltd.		1.60%
Adani Ports and Special Economic Zone Ltd.		1.57%
Dewan Housing Finance Corporation Ltd.		0.78%
Capital First Ltd		0.76%
Capital First Ltd		0.75%
Others		0.23%
Cash and Money Markets		8.24%
Portfolio Total		100.00%

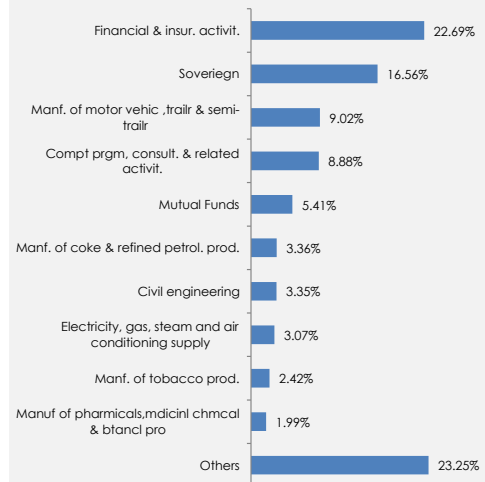
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

Investment Objective: The 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 March 31,2018:	20.6619
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	-3.52%	3.23%	10.57%	14.38%	6.26%	9.27%
Benchmark**	-3.61%	3.32%	10.25%	14.32%	6.00%	8.97%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

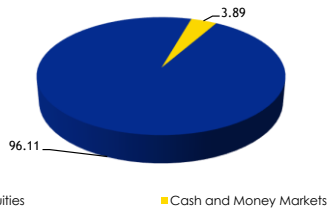
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	27.27
Debt	1.10
Total	28.38

Modified Duration⁵

Security Type	Duration
Fixed Income Investments	

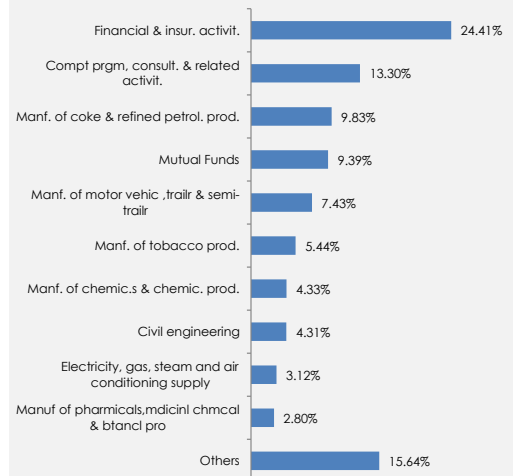
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.11%
Kotak Mahindra Mutual Fund	9.39%
Reliance Industries Ltd.	7.50%
Housing Development Finance Corporation Ltd.	6.73%
HDFC Bank Ltd.	6.68%
Infosys Ltd.	6.25%
ITC Ltd.	5.44%
Larsen & Toubro Ltd.	4.31%
Tata Consultancy Services Ltd.	3.64%
ICICI Bank Ltd.	3%
Maruti Suzuki India Ltd.	2.94%
Others	40.23%
Cash and Money Markets	3.89%
Portfolio Total	100.00%

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.

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

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

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CAGR- Compounded Annualised Growth Rate

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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