

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

Aviva Group Investor



Disclaimer/Disclosure

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

Fund Details

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

The risk profile for this fund is Low

NAV as on April 30, 2018:	25.5022
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.36%	-0.76%	3.68%	6.81%	7.23%	8.51%
Benchmark**	-1.25%	-0.69%	3.76%	6.85%	7.57%	7.26%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	244.37
Total	244.37

Modified Duration³

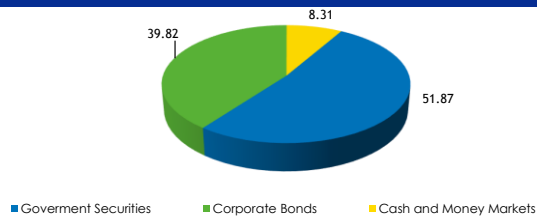
Security Type	Duration
Fixed Income Investments	5.75

Security Name

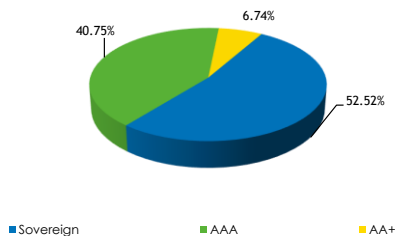
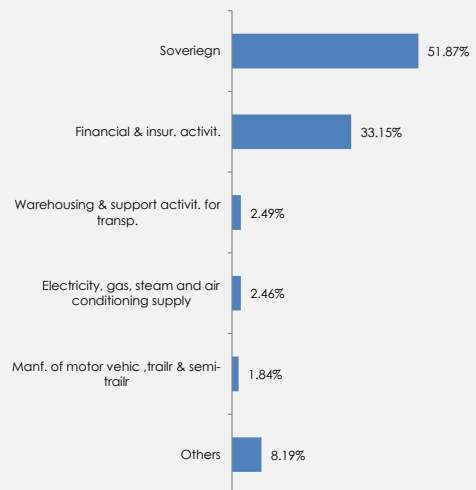
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	51.87%
7.17% GOI 2028	12.77%
6.79% GOI 2027	11.41%
6.57% GOI 2033	6.72%
6.68% GOI 2031	5.06%
8.97% GOI 2030	5.02%
8.28% GOI 2027	3.34%
8.03% Karnataka SDL 31-Jan-2028	3.24%
7.73% GOI 2034	2.03%
7.28% GOI 2019	1.65%
9.23% GOI 2043	0.42%
Others	0.21%
Corporate Bonds	39.82%
7.85% PFC 03-Apr-2028	6.49%
Indiabulls Housing Finance Ltd.	3.97%
Tata Sons Ltd.	3.21%
Dewan Housing Finance Corporation Ltd.	2.94%
L&T Infra Debt Fund Ltd.	2.74%
Adani Ports and Special Economic Zone Ltd.	2.49%
Reliance Capital Ltd.	2.14%
LIC Housing Finance Ltd.	2.09%
Mahindra & Mahindra Ltd.	1.84%
LIC Housing Finance Ltd.	1.73%
Others	10.18%
Cash and Money Markets	8.31%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

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

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

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

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on April 30, 2018:	27.5843
Inception Date:	13-Jul-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.15%	0.15%	5.23%	8.77%	7.98%	8.79%
Benchmark**	0.08%	0.20%	5.88%	8.71%	8.06%	7.99%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

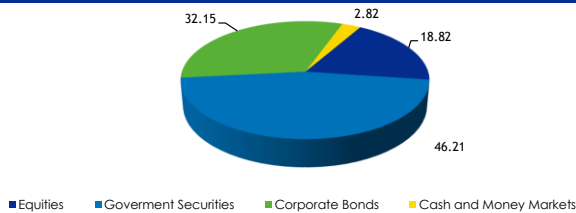
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	18.41
Debt	79.50
Total	97.91

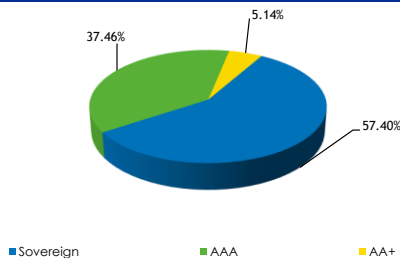
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.78

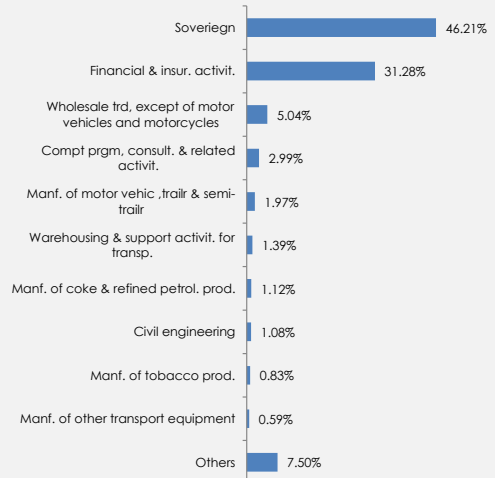
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	18.82%
HDFC Bank Ltd.	2.00%
Infosys Ltd.	1.31%
Reliance Industries Ltd.	0.99%
Kotak Mahindra Bank Ltd.	0.92%
Larsen & Toubro Ltd.	0.89%
Tata Consultancy Services Ltd.	0.87%
IITC Ltd.	0.83%
ICICI Bank Ltd.	0.78%
Housing Development Finance Corporation Ltd.	0.73%
Mahindra & Mahindra Ltd.	0.57%
Others	8.93%
Government Securities	46.21%
6.79% GOI 2027	9.85%
7.17% GOI 2028	8.94%
6.57% GOI 2033	6.49%
7.73% GOI 2034	4.34%
6.68% GOI 2031	3.94%
8.28% GOI 2027	2.71%
8.03% Karnataka SDL 31-Jan-2028	2.62%
8.97% GOI 2030	2.33%
8.4% GOI 2024	1.88%
8.28% GOI 2032	1.78%
Others	1.33%
Corporate Bonds	32.15%
7.85% PFC 03-Apr-2028	5.57%
Food Corporation of India	5.04%
LIC Housing Finance Ltd.	3.16%
Indiabulls Housing Finance Ltd.	2.45%
Dewan Housing Finance Corporation Ltd.	2.10%
Housing Development Finance Corporation Ltd.	2.03%
Housing Development Finance Corporation Ltd.	1.56%
L&T Fincance Corporation Ltd	1.53%
L&T Infra Debt Fund Ltd.	1.52%
Adani Ports and Special Economic Zone Ltd.	1.27%
Others	5.92%
Cash and Money Markets	2.82%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on April 30, 2018:	25.7411
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.55%	0.86%	7.17%	10.96%	8.83%	8.78%
Benchmark**	1.34%	1.01%	7.87%	10.46%	8.47%	8.69%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

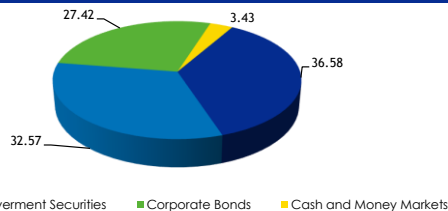
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.99
Debt	19.08
Total	30.07

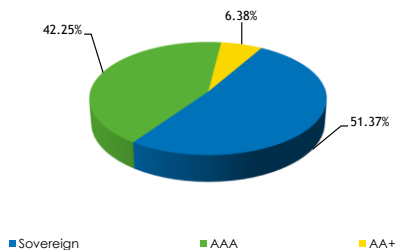
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	5.81

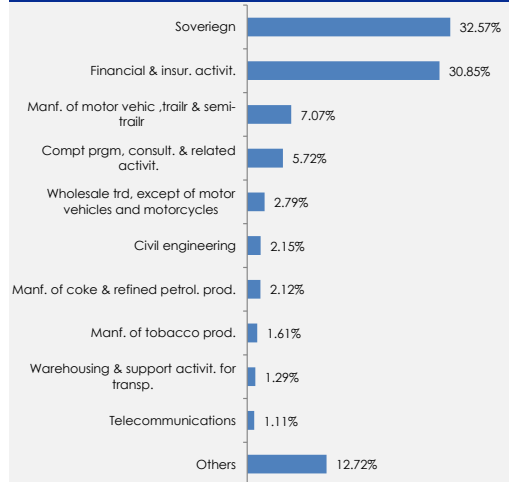
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	36.58%
HDFC Bank Ltd.	3.87%
Infosys Ltd.	2.53%
Reliance Industries Ltd.	1.87%
Kotak Mahindra Bank Ltd.	1.73%
Larsen & Toubro Ltd.	1.69%
Tata Consultancy Services Ltd.	1.65%
IITC Ltd.	1.61%
ICICI Bank Ltd.	1.48%
Housing Development Finance Corporation Ltd.	1.37%
Mahindra & Mahindra Ltd.	1.13%
Others	17.65%
Government Securities	32.57%
7.17% GOI 2028	6.54%
6.79% GOI 2027	4.83%
8.4% GOI 2024	3.92%
6.57% GOI 2033	3.68%
7.73% GOI 2034	3.22%
8.28% GOI 2027	2.17%
8.03% Karnataka SDL 31-Jan-2028	2.07%
7.16% GOI 2023	1.88%
6.68% GOI 2031	1.75%
8.97% GOI 2030	1.47%
Others	1.04%
Corporate Bonds	27.42%
7.85% PFC 03-Apr-2028	4.53%
Mahindra & Mahindra Ltd.	4.50%
Food Corporation of India	2.79%
Indiabulls Housing Finance Ltd.	2.66%
LIC Housing Finance Ltd.	2.65%
Reliance Capital Ltd.	1.67%
L&T Fincance Corporation Ltd	1.66%
Housing Development Finance Corporation Ltd.	1.35%
Adani Ports and Special Economic Zone Ltd.	1.03%
L&T Infra Debt Fund Ltd.	0.83%
Others	3.75%
Cash and Money Markets	3.43%
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

⁴Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

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

The risk profile for this fund is High

NAV as on April 30, 2018:	30.8562
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.15%	1.76%	9.19%	13.60%	9.74%	10.40%
Benchmark**	2.82%	1.94%	10.21%	12.49%	8.87%	9.22%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

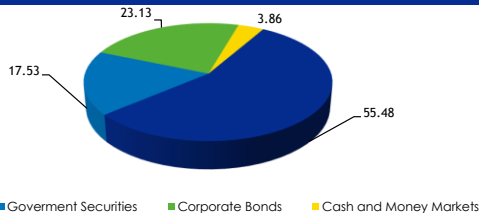
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.68
Debt	6.16
Total	13.85

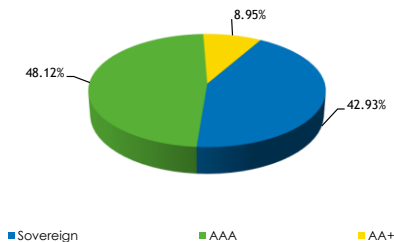
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	5.47

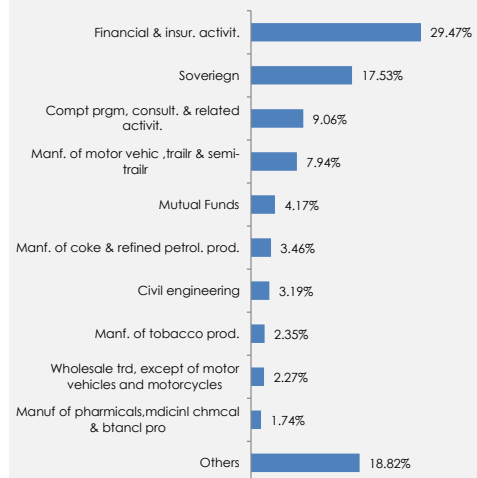
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	55.48%
HDFC Bank Ltd.	4.41%
Infosys Ltd.	4.05%
Kotak Mahindra Mutual Fund	3.20%
Reliance Industries Ltd.	3.09%
Tata Consultancy Services Ltd.	2.66%
Larsen & Toubro Ltd.	2.46%
IITC Ltd.	2.35%
Housing Development Finance Corporation Ltd.	2.02%
Kotak Mahindra Bank Ltd.	1.92%
Mahindra & Mahindra Ltd.	1.75%
Others	27.57%
Government Securities	17.53%
6.57% GOI 2033	3.11%
7.73% GOI 2034	3.10%
7.17% GOI 2028	2.56%
8.79% Gujarat SDL 2022	1.85%
6.79% GOI 2027	1.68%
8.28% GOI 2027	1.48%
8.03% Karnataka SDL 31-Jan-2028	1.42%
6.68% GOI 2031	1.29%
7.28% GOI 2019	0.73%
8.97% GOI 2030	0.31%
Corporate Bonds	23.13%
Mahindra & Mahindra Ltd.	4.07%
7.85% PFC 03-Apr-2028	2.81%
Food Corporation of India	2.27%
Housing Development Finance Corporation Ltd.	2.21%
LIC Housing Finance Ltd.	2.16%
L&T Fincance Corporation Ltd	1.80%
L&T Infra Debt Fund Ltd.	1.79%
Indiabulls Housing Finance Ltd.	1.45%
Reliance Capital Ltd.	1.45%
Adani Ports and Special Economic Zone Ltd.	0.75%
Others	2.37%
Cash and Money Markets	3.86%
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

⁴Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

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

The risk profile for this fund is Low

NAV as on April 30, 2018:	24.3117
Inception Date:	31-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.31%	2.33%	5.16%	5.78%	6.28%	8.08%
Benchmark**	0.53%	3.42%	6.89%	6.96%	7.29%	7.59%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

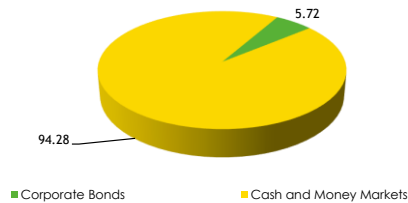
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.93
Total	1.93

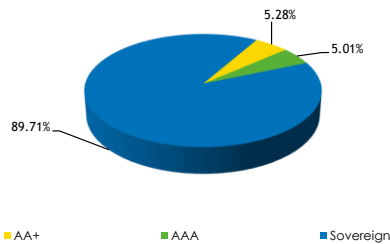
Modified Duration³

Security Type	Duration
Fixed Income Investments	0.75

Asset Mix



Rating Profile

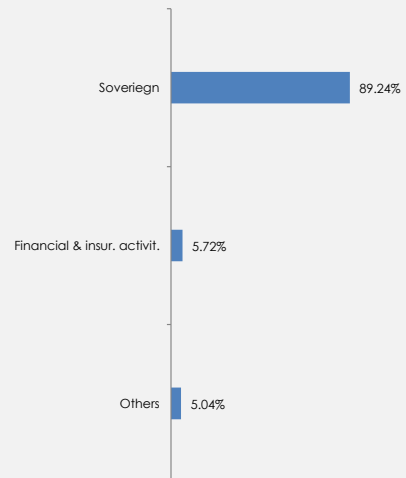


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Corporate Bonds	5.72%
Capital First Ltd	5.72%
Dewan Housing Finance Corporation Ltd.	0.47%
Cash and Money Markets	94.28%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

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

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

ULGF00613/02/2009GROUPSDEBT122

April 2018



Fund Details

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

The risk profile for this fund is Low

NAV as on April 30, 2018:	19.5384
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.40%	2.64%	5.36%	5.40%	7.34%	7.54%
Benchmark**	0.53%	3.42%	6.89%	6.96%	7.29%	7.47%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.24
Total	0.24

Modified Duration³

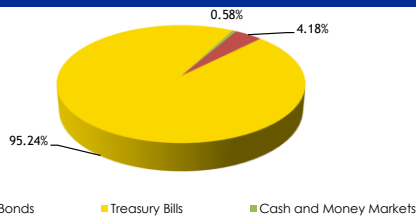
Security Type	Duration
Fixed Income Investments	0.35

Security Name

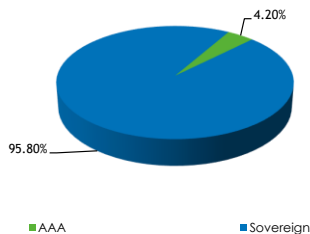
Net Asset (%)

Corporate Bonds	4.18%
Dewan Housing Finance Corporation Ltd.	4.18%
Cash and Money Markets	95.82%
Portfolio Total	100.00%

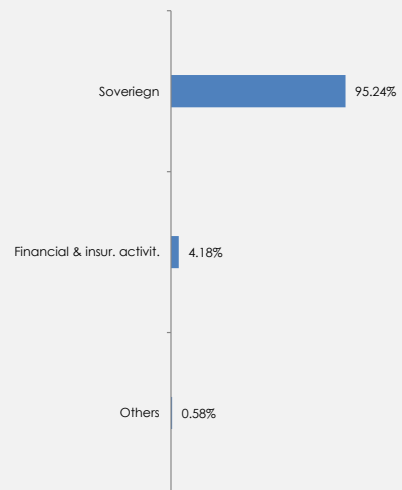
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

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

Disclaimer

Benchmark Indices Provided by CRISIL

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CAGR- Compounded Annualised Growth Rate

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