

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

<b>NAV as on September 30,2017:</b>	25.7115
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Nitin Garg

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.13%	4.27%	7.27%	9.37%	10.61%	9.03%
Benchmark**	0.04%	4.43%	7.94%	9.69%	10.64%	7.70%

\* 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	232.43
<b>Total</b>	<b>232.43</b>

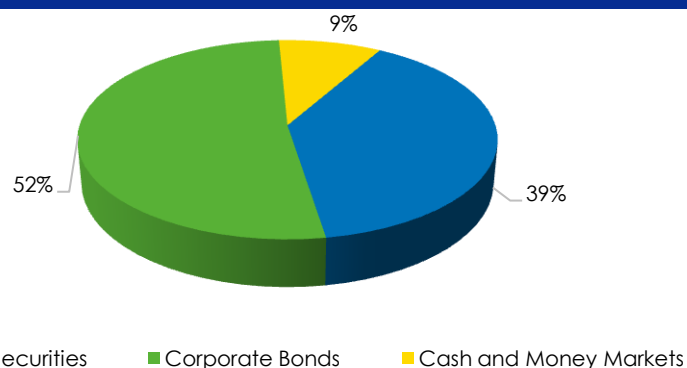
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.73

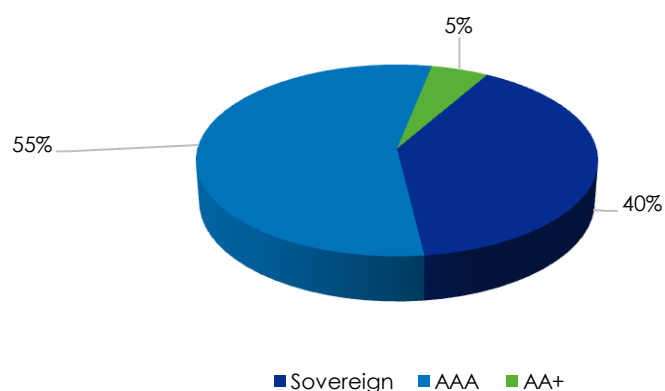
### Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>39.12%</b>
8.15% GOI 2026	9.16%
8.28% GOI 2027	6.59%
6.79% GOI 2027	5.32%
7.35% GOI 2024	4.66%
7.16% GOI 2023	3.01%
8.27% GOI 2020	2.71%
6.57% GOI 2033	1.88%
6.90% OIL SPL 2026	1.78%
8.13% GOI 2045	1.42%
6.84% GOI 2022	1.37%
Others	1.22%
<b>Corporate Bonds</b>	<b>51.80%</b>
Indian Railway Finance Corporation Ltd.	5.73%
Rural Electrification Corporation	4.83%
LIC Housing Finance Ltd.	3.66%
Tata Sons Ltd.	3.56%
Adani Ports and Special Economic Zone Ltd.	2.78%
Power Grid Corporation of India Ltd.	2.37%
Reliance Capital Ltd.	2.35%
Mahindra & Mahindra Ltd.	2.16%
HDFC Bank Ltd.	2.04%
LIC Housing Finance Ltd.	1.92%
Others	20.40%
<b>Cash and Money Markets</b>	<b>9.08%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

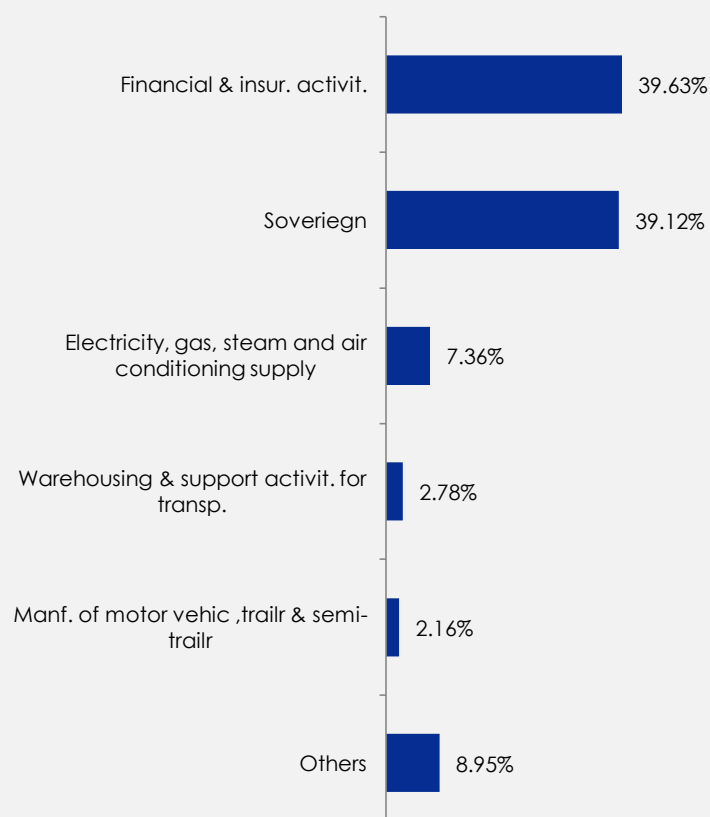
### Asset Mix



### Rating Profile



### Sectoral Break-Up<sup>§</sup>



§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

<b>NAV as on September 30,2017:</b>	27.3217
<b>Inception Date:</b>	13-Jul-05
<b>Fund Manager:</b>	Krishna sanghavi, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.36%	4.41%	8.67%	9.98%	10.32%	9.14%
Benchmark**	-0.20%	4.87%	9.05%	10.05%	10.15%	8.28%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

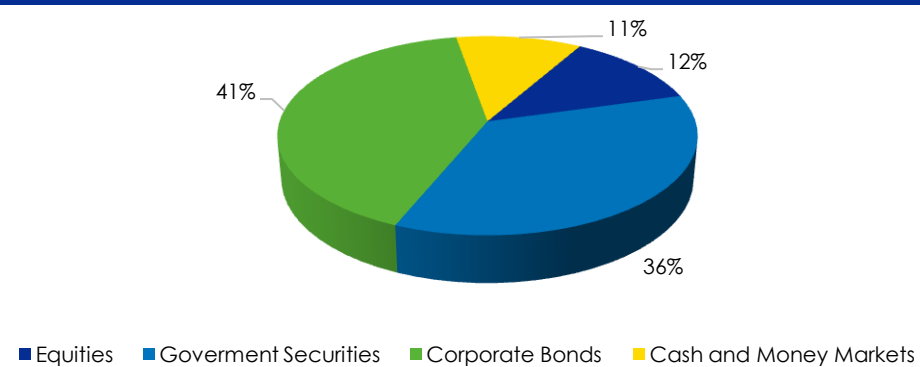
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.78
Debt	69.53
<b>Total</b>	<b>79.31</b>

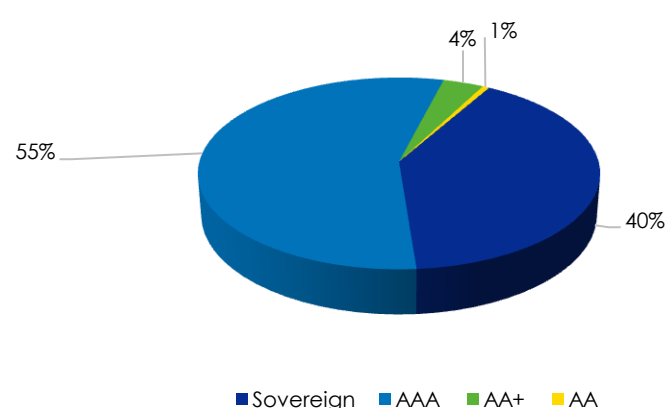
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.41

## Asset Mix



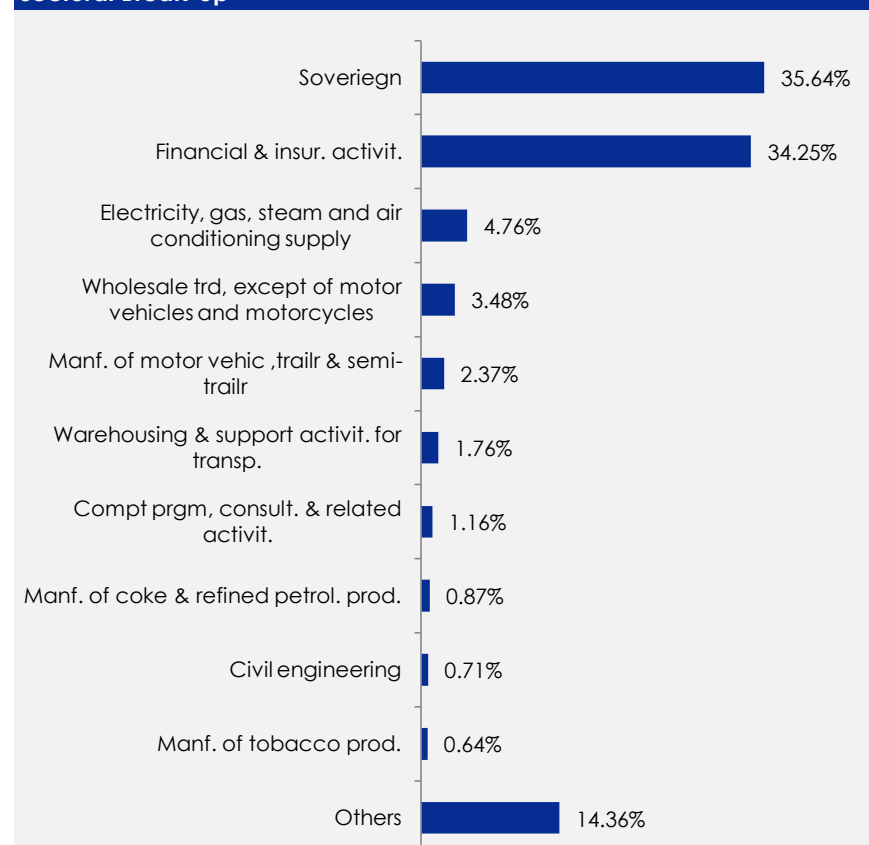
## Rating Profile



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>12.30%</b>
HDFC Bank Ltd.	1.36%
Reliance Industries Ltd.	0.87%
ITC Ltd.	0.64%
Infosys Ltd.	0.60%
Housing Development Finance Corporation Ltd.	0.58%
ICICI Bank Ltd.	0.57%
Larsen & Toubro Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.41%
State Bank of India	0.35%
Ambuja Cements Ltd.	0.30%
Others	6.07%
<b>Government Securities</b>	<b>35.64%</b>
7.35% GOI 2024	7.54%
6.79% GOI 2027	5.74%
8.28% GOI 2027	5.35%
8.15% GOI 2026	4.99%
7.16% GOI 2023	3.62%
8.4% GOI 2024	2.44%
6.57% GOI 2033	2.18%
8.27% GOI 2020	1.72%
6.90% OIL SPL 2026	1.45%
8.13% GOI 2045	0.61%
<b>Corporate Bonds</b>	<b>40.97%</b>
LIC Housing Finance Ltd.	5.22%
Power Grid Corporation of India Ltd.	4.30%
Food Corporation of India	3.48%
HDFC Bank Ltd.	2.60%
7.27% NABARD (GoI Serviced) 14-09-2032	2.49%
Indian Railway Finance Corporation Ltd.	2.45%
Indian Railway Finance Corporation Ltd.	2.40%
Rural Electrification Corporation	2.15%
Housing Development Finance Corporation Ltd.	1.99%
L&T Infra Debt Fund Ltd.	1.99%
Others	11.90%
<b>Cash and Money Markets</b>	<b>11.09%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</sup>

§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

<b>NAV as on September 30,2017:</b>	24.9927
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Krishna sanghavi, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.68%	4.83%	9.91%	10.65%	10.31%	8.96%
Benchmark**	-0.42%	5.27%	10.07%	10.34%	9.63%	8.86%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

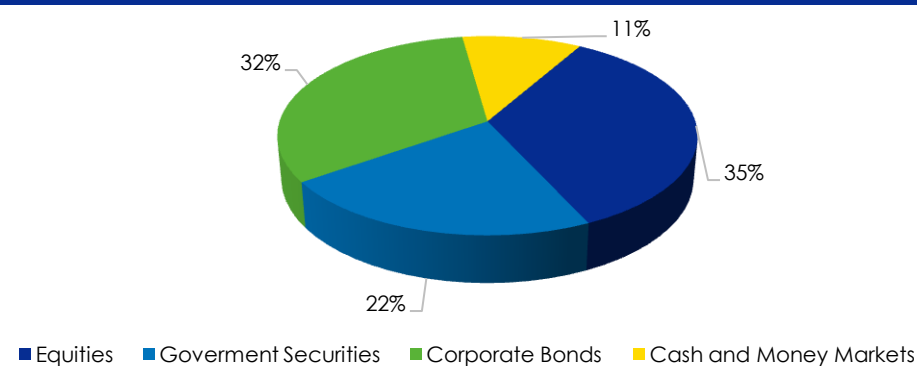
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.86
Debt	18.53
<b>Total</b>	<b>28.39</b>

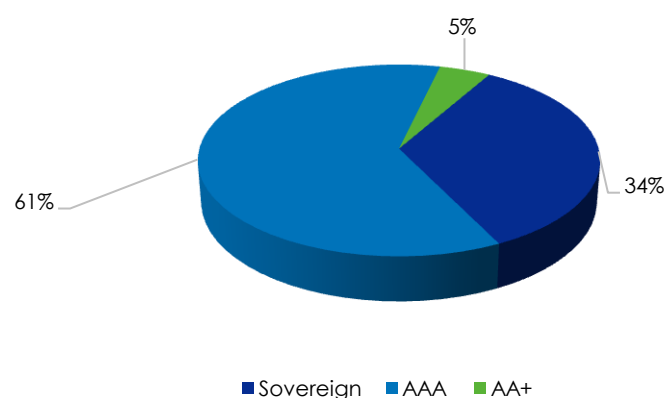
## Modified Duration#

Security Type	Duration
Fixed Income Investments	5.75

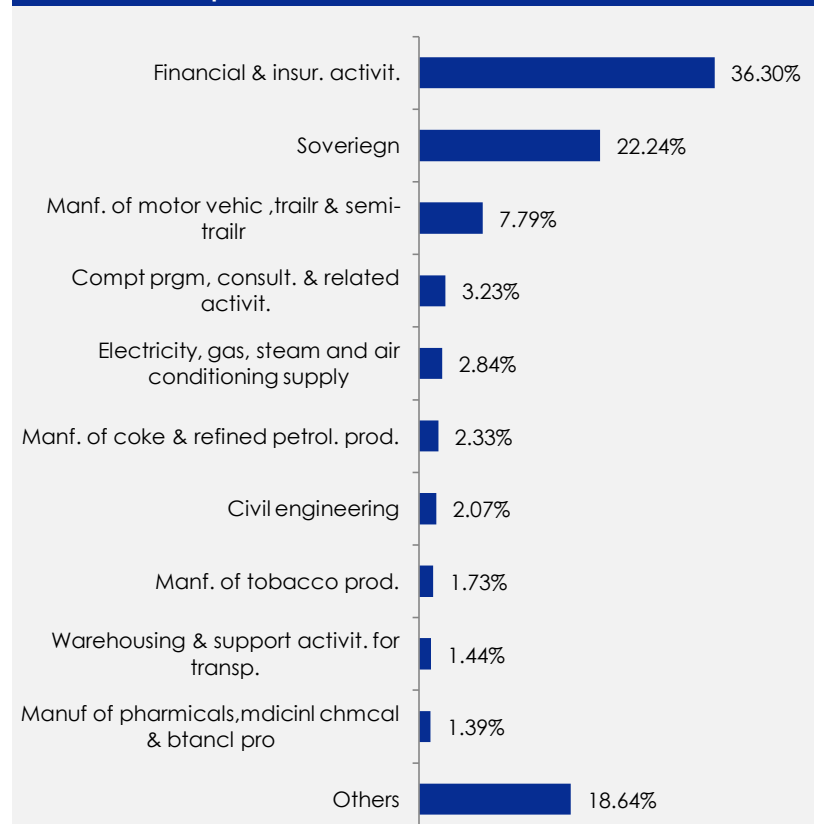
## Asset Mix



## Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>34.72%</b>
HDFC Bank Ltd.	3.82%
Reliance Industries Ltd.	2.33%
ITC Ltd.	1.73%
Infosys Ltd.	1.68%
Housing Development Finance Corporation Ltd.	1.64%
ICICI Bank Ltd.	1.60%
Larsen & Toubro Ltd.	1.53%
Kotak Mahindra Bank Ltd.	1.14%
Ambuja Cements Ltd.	0.84%
Maruti Suzuki India Ltd.	0.84%
Others	17.57%
<b>Government Securities</b>	<b>22.24%</b>
8.15% GOI 2026	5.21%
8.4% GOI 2024	4.36%
8.28% GOI 2027	4.35%
7.35% GOI 2024	2.67%
7.16% GOI 2023	1.72%
6.79% GOI 2027	1.63%
6.90% OIL SPL 2026	1.16%
8.27% GOI 2020	0.66%
8.13% GOI 2045	0.35%
6.57% GOI 2033	0.13%
<b>Corporate Bonds</b>	<b>32.49%</b>
Mahindra & Mahindra Ltd.	5.30%
Indian Railway Finance Corporation Ltd.	3.61%
Export-Import Bank of India Ltd.	3.12%
Rural Electrification Corporation	2.48%
Reliance Capital Ltd.	1.85%
LIC Housing Finance Ltd.	1.50%
Power Grid Corporation of India Ltd.	1.50%
Housing Development Finance Corporation Ltd.	1.48%
HDFC Bank Ltd.	1.45%
7.27% NABARD (Gol Serviced) 14-09-2032	1.39%
Others	8.81%
<b>Cash and Money Markets</b>	<b>10.55%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</sup>

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

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

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



## Fund Details

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

The risk profile for this fund is High

<b>NAV as on September 30,2017:</b>	29.4290
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Krishna sanghavi, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.78%	5.60%	11.45%	11.56%	10.43%	10.50%
Benchmark**	-0.69%	5.73%	11.23%	10.61%	8.94%	9.23%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

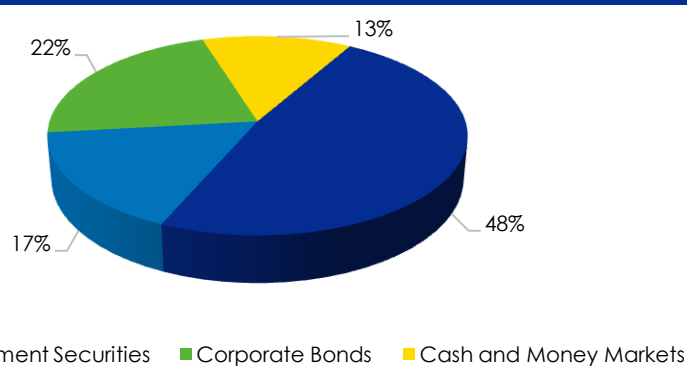
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.45
Debt	6.91
<b>Total</b>	<b>13.36</b>

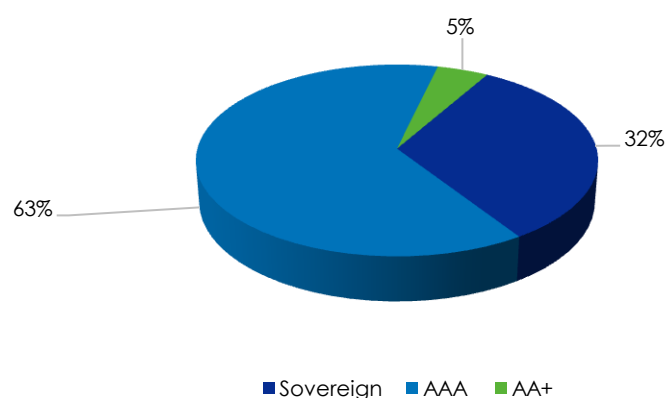
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.06

## Asset Mix



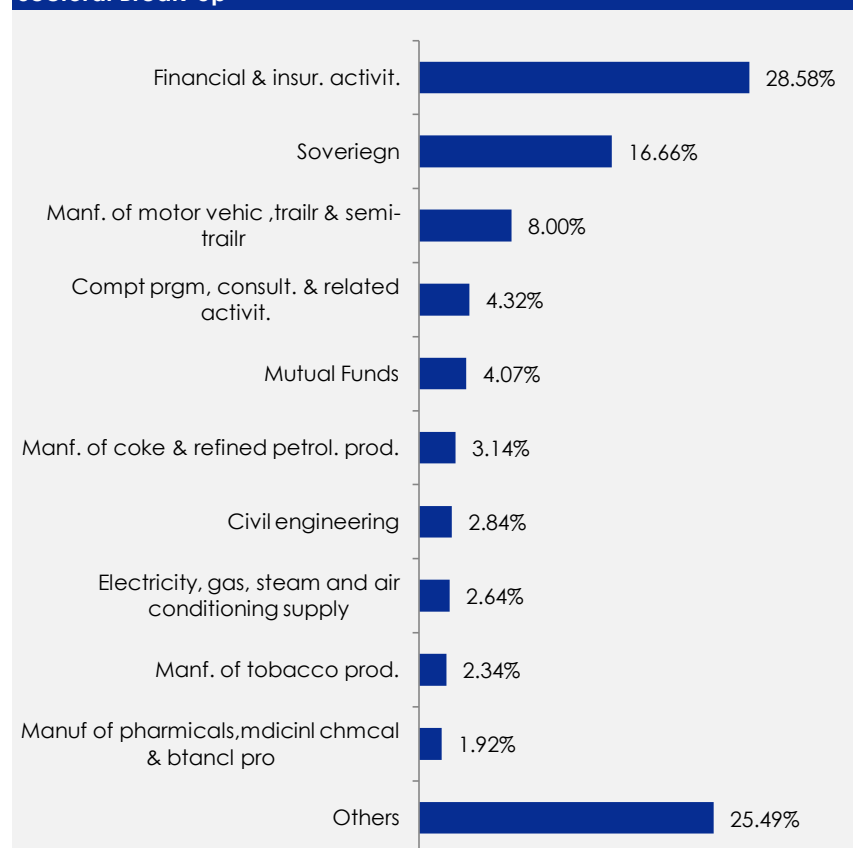
## Rating Profile



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.23%</b>
HDFC Bank Ltd.	4.02%
Reliance Industries Ltd.	3.14%
Kotak Mahindra Mutual Fund	3.13%
ITC Ltd.	2.34%
Infosys Ltd.	2.32%
Housing Development Finance Corporation Ltd.	2.30%
Larsen & Toubro Ltd.	2.10%
ICICI Bank Ltd.	1.52%
Kotak Mahindra Bank Ltd.	1.19%
Ambuja Cements Ltd.	1.16%
Others	25.01%
<b>Government Securities</b>	<b>16.66%</b>
7.35% GOI 2024	2.84%
8.28% GOI 2027	2.59%
6.79% GOI 2027	2.19%
8.79% Gujarat SDL 2022	2%
7.16% GOI 2023	1.98%
6.90% OIL SPL 2026	1.89%
8.15% GOI 2026	1.28%
6.57% GOI 2033	0.78%
8.27% GOI 2020	0.78%
8.13% GOI 2045	0.33%
<b>Corporate Bonds</b>	<b>21.91%</b>
Mahindra & Mahindra Ltd.	4.70%
Export-Import Bank of India Ltd.	2.94%
LIC Housing Finance Ltd.	2.39%
Housing Development Finance Corporation Ltd.	2.37%
Reliance Capital Ltd.	1.57%
HDFC Bank Ltd.	1.54%
Rural Electrification Corporation	1.54%
Adani Ports and Special Economic Zone Ltd.	0.82%
Power Grid Corporation of India Ltd.	0.80%
ICICI Bank Ltd.	0.79%
Others	2.45%
<b>Cash and Money Markets</b>	<b>13.20%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</sup>

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

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

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

## Fund Details

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

The risk profile for this fund is Low

<b>NAV as on September 30,2017:</b>	23.6595
<b>Inception Date:</b>	31-Mar-06
<b>Fund Manager:</b>	Nitin Garg

## Fund v/s Benchmark Return (%)□

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.40%	2.75%	5.73%	6.43%	6.96%	8.25%
Benchmark**	0.52%	3.31%	6.70%	7.19%	7.64%	7.62%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

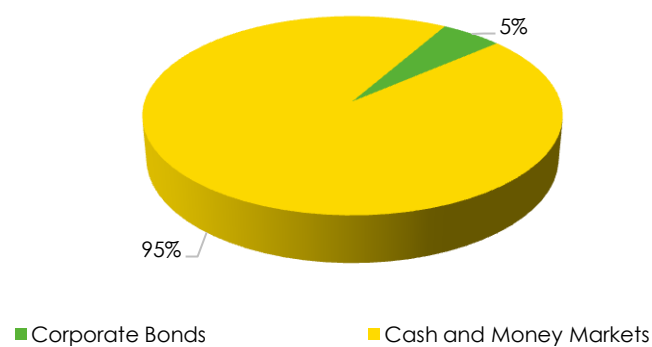
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.11
<b>Total</b>	<b>2.11</b>

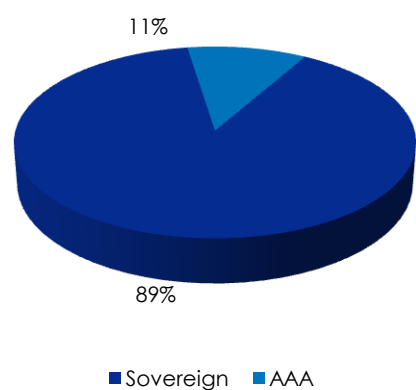
## Modified Duration#

Security Type	Duration
Fixed Income Investments	0.51

## Asset Mix

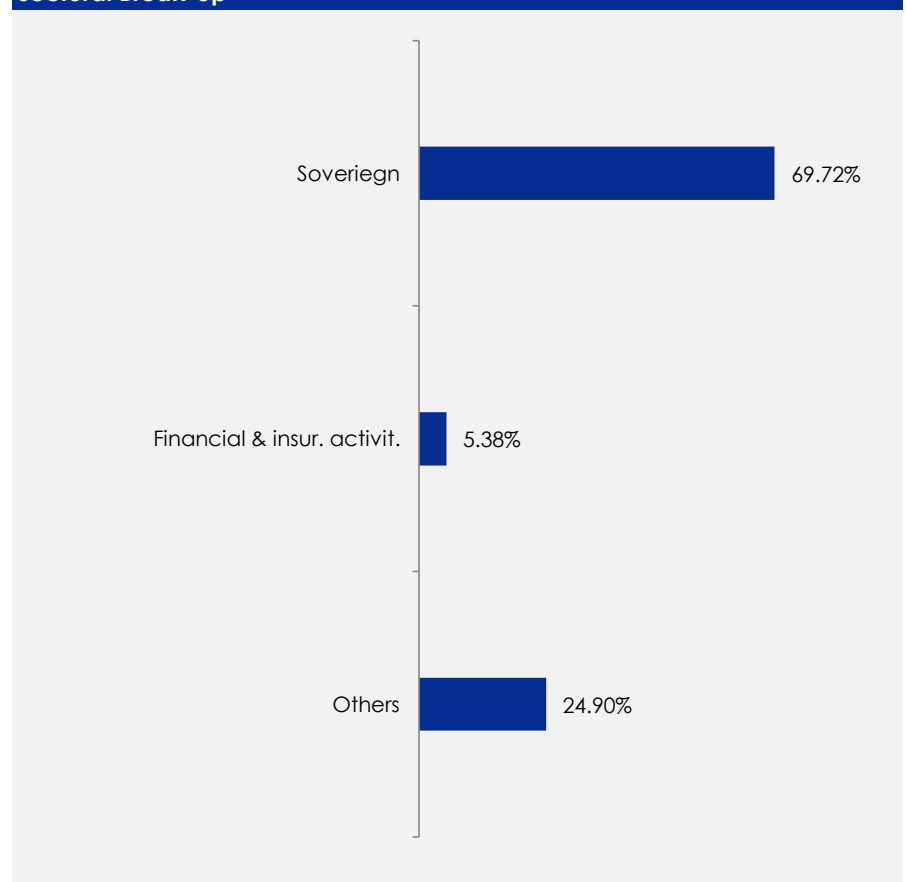


## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Corporate Bonds</b>	<b>5.38%</b>
Tata Sons Ltd.	5.38%
<b>Cash and Money Markets</b>	<b>94.62%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</sup>

§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.

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

ULGF00613/02/2009GROUPSDEBT122  
 September 2017



**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on September 30,2017:</b>	18.9534
<b>Inception Date:</b>	13-Feb-09
<b>Fund Manager:</b>	Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.42%	2.60%	5.32%	7.63%	7.85%	7.69%
Benchmark**	0.52%	3.31%	6.70%	7.19%	7.64%	7.51%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.23
<b>Total</b>	<b>0.23</b>

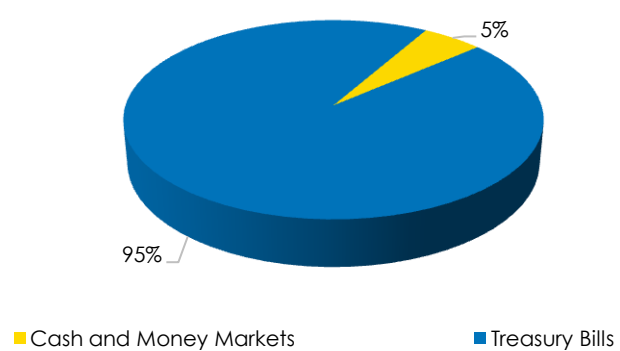
**Modified Duration#**

Security Type	Duration
Fixed Income Investments	0.53

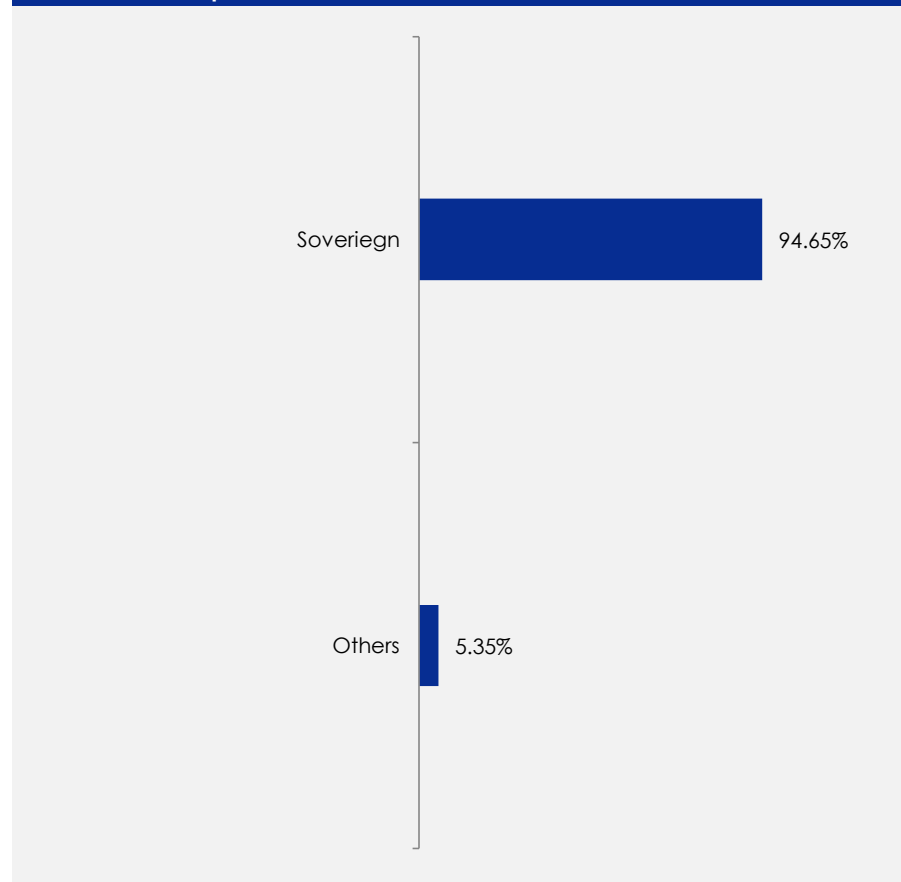
**Security Name**

Security Name	Net Asset (%)
Cash and Money Markets	100.00%
<b>Portfolio Total</b>	<b>100.00%</b>

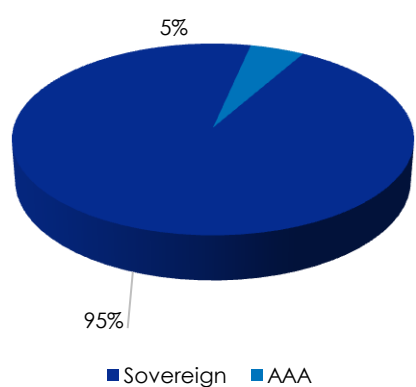
**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



**Rating Profile**



§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.

## Disclaimer

### Benchmark Indices Provided by CRISIL

The composite indices are computed based on notional Asset allocation (weights for sub indices) provided by Aviva from time to time. Such weights for the sub indices would impact the return of the composite index. CRISIL does not take responsibility of variations in the returns due to such changes in weights for sub indices. CRISIL Indices are the sole property of CRISIL Limited (CRISIL) indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of indices, based on data obtained for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL indices.



For more details, call now  
on the toll-free number

1800-103-7766

For non-MTNL/BSNL  
users the number is

0124-2709046

(Monday to Saturday, 8 a.m. to 8 p.m.)

## Disclaimer

### CAGR- Compounded Annualised Growth Rate

"For more details on risk factors, terms and conditions, please read sales brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Unit linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the unit linked life insurance contract and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your sales representative or the Intermediary or policy document issued by the insurance company. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds is not indicative of future returns. Investors in the scheme are not being offered any guaranteed/ assured results."

Aviva Trade logo displayed above belongs to Aviva Brands Limited and is used by Aviva Life Insurance Company India Limited under License.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS or FRAUDULENT OFFERS. IRDAI clarifies to public that IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

**CIN: U66010DL2000PLC107880**

[customerservices@avivaindia.com](mailto:customerservices@avivaindia.com)

Advt. No. Oct 08/17 IRDAI Registration Number: 122



A Joint Venture between Dabur Invest Corp  
and  
Aviva International Holdings Limited

**Aviva Life Insurance Company India Limited**

Aviva Tower, Sector Road, Opp. Golf Course, Sector 43, Gurgaon, Haryana -122 003  
Tel: +91(0) 124 270 9000-01, Fax: +91(0) 124 257 1214

[www.avivaindia.com](http://www.avivaindia.com)

Registered Office: 2nd Floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi - 110 001