

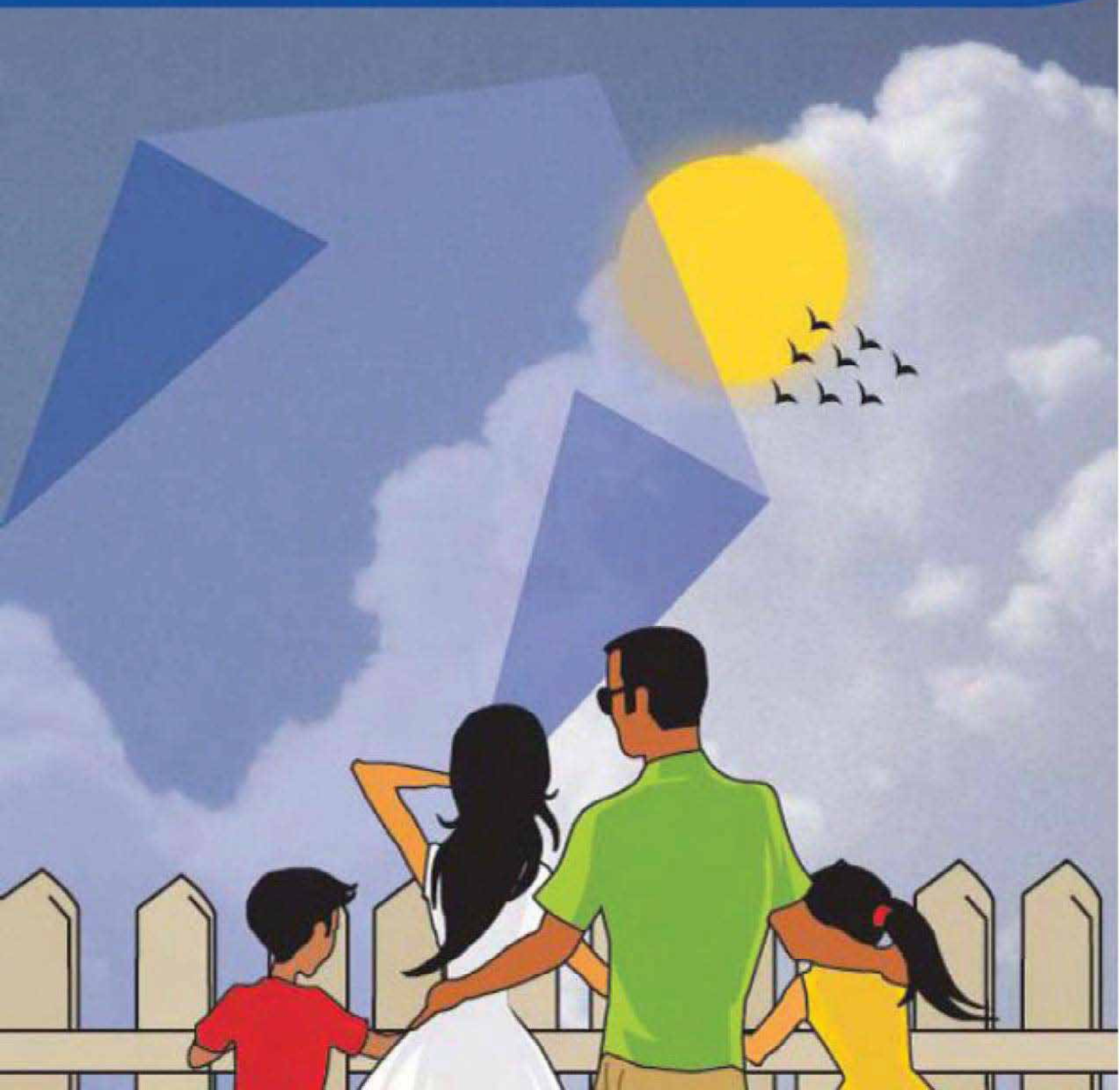
AvivaInvestor

Group Superannuation, Gratuity and Leave Encashment Funds

September, 2015

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICYHOLDER.

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.



Group Superannuation, Gratuity and Leave Encashment

PENSION DEBT FUND

ULGF00310032006GROUPDEBTF122

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

Asset Allocation Pattern

- Debt Securities 60%-100%
- Money Market Instruments & Cash 0%-40%

Asset Mix



Portfolio Return

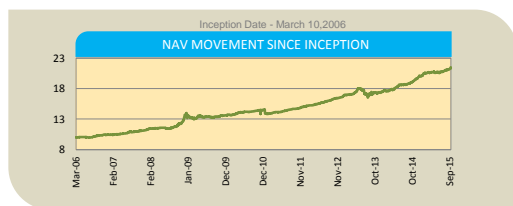
As on September 30, 2015

| | CAGR Return | | | | | | Absolute Return |
|------------------|-----------------|--------------|--------------|--------------|--------------|--------------|-----------------|
| | Since inception | Last 5 years | Last 4 years | Last 3 years | Last 2 years | Last 1 years | |
| Portfolio return | 9.0% | 9.7% | 10.1% | 9.7% | 12.2% | 13.1% | |
| Benchmark** | 7.3% | 8.8% | 9.3% | 9.1% | 12.1% | 12.6% | |

Note: Past returns are not indicative of future performance.

**Benchmark is Crisil Composite Bond Index Adjusted for fund management charges.

NAV Movement



Portfolio as on September 30, 2015

| Security | Net Asset % | Rating |
|----------------------------------------------|--------------|-----------|
| GOVERNMENT SECURITIES | | |
| 9.23% GOI 2043 | 12.66 | Sovereign |
| 8.15% GOI 2026 | 11.04 | Sovereign |
| 7.88% GOI 2030 | 9.28 | Sovereign |
| 8.40% GOI 2024 | 7.73 | Sovereign |
| 8.24% GOI 2033 | 6.16 | Sovereign |
| 8.83% GOI 2023 | 4.63 | Sovereign |
| 8.97% GOI 2030 | 2.73 | Sovereign |
| 9.20% GOI 2030 | 2.39 | Sovereign |
| 8.32% GOI 2032 | 2.23 | Sovereign |
| 8.28% GOI 2027 | 1.84 | Sovereign |
| 8.12% GOI 2020 | 1.21 | Sovereign |
| 8.33% GOI 2036 | 0.75 | Sovereign |
| 8.27% GOI 2020 | 0.58 | Sovereign |
| 8.30% GOI 2040 | 0.45 | Sovereign |
| 8.85% Tamil Nadu State Development Ltd. 2022 | 0.37 | Sovereign |
| 8.24% GOI 2027 | 0.26 | Sovereign |
| Total | 64.31 | |

CORPORATE BONDS

| | | |
|-------------------------------------------------|--------------|-----|
| LIC Housing Finance Ltd. | 3.47 | AAA |
| Rural Electrification Corporation | 3.20 | AAA |
| Mahindra & Mahindra Ltd. | 3.14 | AAA |
| HDFC Ltd. | 3.10 | AAA |
| Reliance Gas Transportation Infrastructure Ltd. | 2.73 | AAA |
| Power Finance Corporation Ltd. | 2.48 | AAA |
| Power Grid Corporation of India Ltd. | 2.19 | AAA |
| Tata Sons Ltd. | 2.04 | AAA |
| Bajaj Finance Ltd. | 0.72 | AA+ |
| Total | 23.07 | |

CASH AND MONEY MARKETS*

12.62%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

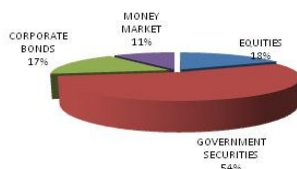
To provide progressive return on the investment.

The risk profile for this fund is Low

Asset Allocation Pattern

| | |
|-----------------------------------|----------|
| • Debt Securities | 40%-100% |
| • Equity | 0%-20% |
| • Money Market Instruments & Cash | 0%-40% |

Asset Mix



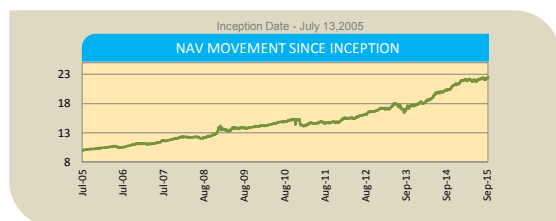
Portfolio Return

As on September 30, 2015

| | CAGR Return | | | | | Absolute Return |
|------------------|-----------------|--------------|--------------|--------------|--------------|-----------------|
| | Since inception | Last 5 years | Last 4 years | Last 3 years | Last 2 years | Last 1 years |
| Portfolio return | 9.0% | 9.7% | 11.4% | 10.9% | 14.8% | 11.0% |
| Benchmark** | 7.9% | 8.5% | 10.1% | 9.8% | 13.3% | 10.4% |

*Note: Past returns are not indicative of future performance.****Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and Nifty 50 Index*

NAV Movement



Portfolio as on September 30, 2015

| Security | Net Asset % | Rating |
|----------------------------------------------------|-------------|--------|
| EQUITIES | | |
| Auto & Auto Ancillaries | 1.53 | |
| Mahindra & Mahindra Ltd. | 0.40 | |
| Maruti Suzuki India Ltd. | 0.38 | |
| Hero MotoCorp Ltd. | 0.31 | |
| Tata Motors Ltd. | 0.31 | |
| Bajaj Auto Ltd. | 0.13 | |
| Banks | 4.57 | |
| HDFC Bank Ltd. | 1.72 | |
| Axis Bank Ltd. | 0.75 | |
| ICICI Bank Ltd. | 0.72 | |
| Kotak Mahindra Bank Ltd. | 0.48 | |
| State Bank of India | 0.47 | |
| Federal Bank Ltd. | 0.16 | |
| Yes Bank Ltd. | 0.16 | |
| Bank of Baroda | 0.11 | |
| Chemicals | 0.33 | |
| Asian Paints Ltd. | 0.33 | |
| Construction and Infrastructure | 0.10 | |
| IRB Infrastructure Developers Ltd. | 0.10 | |
| Construction materials | 0.59 | |
| Ultratech Cement Ltd. | 0.37 | |
| ACC Ltd. | 0.12 | |
| Ambuja Cements Ltd. | 0.10 | |
| Consumer Durables and Electronics | 0.17 | |
| Titan Company Ltd. | 0.17 | |
| Engineering and Capital Goods | 0.91 | |
| Larsen & Toubro Ltd. | 0.84 | |
| Engineers India Ltd. | 0.07 | |
| Fertilizers, Pesticides & Agrochemicals | 0.04 | |
| UPL Ltd. | 0.04 | |
| FI | 0.32 | |
| IDFC Ltd. | 0.30 | |
| Power Finance Corporation Ltd. | 0.02 | |
| FMCG | 1.05 | |
| ITC Ltd. | 0.83 | |
| Hindustan Unilever Ltd. | 0.22 | |
| Housing Finance Company | 0.88 | |
| HDFC Ltd. | 0.88 | |
| Media and Entertainment | 0.18 | |
| Jagran Prakashan Ltd. | 0.18 | |
| Mining and Minerals | 0.34 | |
| Coal India Ltd. | 0.26 | |
| Vedanta Ltd. | 0.08 | |
| Non Ferrous metals | 0.06 | |
| Hindalco Industries Ltd. | 0.06 | |
| Petroleum, Gas and petrochemical products | 1.66 | |
| Reliance Industries Ltd. | 0.93 | |
| Oil and Natural Gas Corporation Ltd. | 0.26 | |
| Hindustan Petroleum Corporation Ltd. | 0.13 | |
| Oil India Ltd. | 0.11 | |
| Gail (India) Ltd. | 0.09 | |
| Gulf Oil Lubricants India Ltd. | 0.09 | |
| Indian Oil Corporation Ltd. | 0.04 | |
| Cairn India Ltd. | 0.01 | |
| Pharmaceuticals & Biotechnology | 1.40 | |
| Sun Pharmaceuticals Industries Ltd. | 0.71 | |
| Lupin Ltd. | 0.32 | |
| IPCA Laboratories Ltd. | 0.16 | |
| Dr Reddys Laboratories Ltd. | 0.13 | |
| Cipla Ltd. | 0.08 | |
| Power & Control equipment Manufacturer | 0.17 | |
| Bharat Heavy Electricals Ltd. | 0.09 | |

To be continued.....

Continued.....

Aviva Investor | September 2015

Group Superannuation, Gratuity and Leave Encashment

PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

| Security | Net Asset % | Rating |
|------------------------------------------|--------------|--------|
| EQUITIES | | |
| Crompton Greaves Ltd. | 0.08 | |
| Power Generation | 0.10 | |
| NTPC Ltd. | 0.10 | |
| Power Transmission | 0.10 | |
| Power Grid Corporation of India Ltd. | 0.10 | |
| Realty | 0.06 | |
| Oberoi Realty Ltd | 0.06 | |
| Software and Consultancy Services | 3.15 | |
| Infosys Ltd. | 1.67 | |
| Tata Consultancy Services Ltd. | 0.80 | |
| HCL Technologies Ltd. | 0.41 | |
| Tech Mahindra Ltd. | 0.27 | |
| Steel and Ferrous Metal | 0.10 | |
| Tata Steel Ltd. | 0.10 | |
| Telecom Services | 0.22 | |
| Bharti Airtel Ltd. | 0.22 | |
| Utilities - Gas, Power | 0.18 | |
| Indraprastha Gas Ltd. | 0.12 | |
| Tata Power Co. Ltd. | 0.06 | |
| Total | 18.21 | |

| GOVERNMENT SECURITIES | | |
|------------------------------|--------------|-----------|
| 9.20% GOI 2030 | 9.09 | Sovereign |
| 9.23% GOI 2043 | 8.47 | Sovereign |
| 8.40% GOI 2024 | 7.66 | Sovereign |
| 8.15% GOI 2026 | 4.92 | Sovereign |
| 8.83% GOI 2041 | 4.66 | Sovereign |
| 8.20% GOI 2025 | 3.57 | Sovereign |
| 7.88% GOI 2030 | 2.92 | Sovereign |
| 8.28% GOI 2032 | 2.39 | Sovereign |
| 8.32% GOI 2032 | 2.34 | Sovereign |
| 8.12% GOI 2020 | 1.92 | Sovereign |
| 8.28% GOI 2027 | 1.69 | Sovereign |
| 8.27% GOI 2020 | 1.31 | Sovereign |
| 8.35% GOI 2022 | 0.99 | Sovereign |
| 8.24% GOI 2027 | 0.82 | Sovereign |
| 8.97% GOI 2030 | 0.70 | Sovereign |
| 8.24% GOI 2033 | 0.67 | Sovereign |
| Total | 54.12 | |

| CORPORATE BONDS | | |
|-----------------------------------------|--------------|-----|
| HDFC Ltd. | 3.34 | AAA |
| Tata Sons Ltd. | 2.68 | AAA |
| Mahindra & Mahindra Ltd. | 2.22 | AAA |
| LIC Housing Finance Ltd. | 1.96 | AAA |
| Power Finance Corporation Ltd. | 1.69 | AAA |
| Rural Electrification Corporation | 1.63 | AAA |
| Tata Motors Ltd. | 1.34 | AA |
| Bajaj Finance Ltd. | 1.30 | AA+ |
| Indian Railway Finance Corporation Ltd. | 0.97 | AAA |
| NTPC Ltd. | 0.01 | AAA |
| Total | 17.14 | |

CASH AND MONEY MARKETS* 10.53%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

PENSION BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

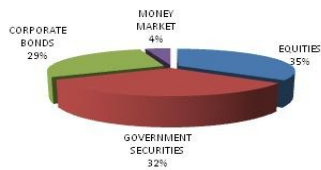
To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Debt Securities 15%-90%
- Equity 0%-45%
- Money Market Instruments & Cash 0%-40%

Asset Mix



Portfolio Return

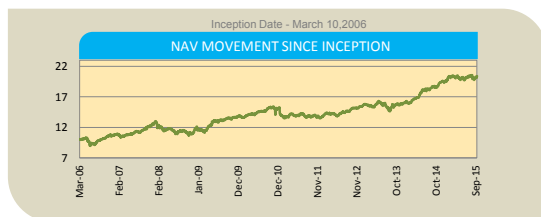
As on September 30, 2015

| | CAGR Return | | | | | Absolute Return |
|------------------|-----------------|--------------|--------------|--------------|--------------|-----------------|
| | Since inception | Last 5 years | Last 4 years | Last 3 years | Last 2 years | Last 1 years |
| Portfolio return | 8.6% | 7.8% | 10.3% | 10.5% | 15.7% | 9.6% |
| Benchmark** | 8.6% | 8.0% | 10.7% | 10.3% | 14.3% | 8.2% |

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on September 30, 2015

| Security | Net Asset % | Rating |
|----------------------------------------------------------------|-------------|--------|
| EQUITIES | | |
| Auto & Auto Ancillaries 2.92 | | |
| Mahindra & Mahindra Ltd. | 0.77 | |
| Maruti Suzuki India Ltd. | 0.73 | |
| Hero MotoCorp Ltd. | 0.60 | |
| Tata Motors Ltd. | 0.59 | |
| Bajaj Auto Ltd. | 0.23 | |
| Banks 9.03 | | |
| HDFC Bank Ltd. | 3.47 | |
| Axis Bank Ltd. | 1.45 | |
| ICICI Bank Ltd. | 1.40 | |
| Kotak Mahindra Bank Ltd. | 0.96 | |
| State Bank of India | 0.94 | |
| Federal Bank Ltd. | 0.30 | |
| Yes Bank Ltd. | 0.30 | |
| Bank of Baroda | 0.21 | |
| Chemicals 0.63 | | |
| Asian Paints Ltd. | 0.63 | |
| Construction and Infrastructure 0.19 | | |
| IRB Infrastructure Developers Ltd. | 0.19 | |
| Construction materials 1.16 | | |
| Ultratech Cement Ltd. | 0.72 | |
| ACC Ltd. | 0.24 | |
| Ambuja Cements Ltd. | 0.20 | |
| Consumer Durables and Electronics 0.33 | | |
| Titan Company Ltd. | 0.33 | |
| Engineering and Capital Goods 1.73 | | |
| Larsen & Toubro Ltd. | 1.59 | |
| Engineers India Ltd. | 0.14 | |
| Fertilizers, Pesticides & Agrochemicals 0.08 | | |
| UPL Ltd. | 0.08 | |
| FI 0.62 | | |
| IDFC Ltd. | 0.59 | |
| Power Finance Corporation Ltd. | 0.03 | |
| FMCG 2.07 | | |
| ITC Ltd. | 1.64 | |
| Hindustan Unilever Ltd. | 0.43 | |
| Housing Finance Company 1.71 | | |
| HDFC Ltd. | 1.71 | |
| Media and Entertainment 0.34 | | |
| Jagran Prakashan Ltd. | 0.34 | |
| Mining and Minerals 0.63 | | |
| Coal India Ltd. | 0.50 | |
| Vedanta Ltd. | 0.13 | |
| Non Ferrous metals 0.12 | | |
| Hindalco Industries Ltd. | 0.12 | |
| Petroleum, Gas and petrochemical products 2.82 | | |
| Reliance Industries Ltd. | 1.79 | |
| Oil and Natural Gas Corporation Ltd. | 0.43 | |
| Gulf Oil Lubricants India Ltd. | 0.16 | |
| Gail (India) Ltd. | 0.15 | |
| Cairn India Ltd. | 0.11 | |
| Oil India Ltd. | 0.11 | |
| Indian Oil Corporation Ltd. | 0.07 | |
| Pharmaceuticals & Biotechnology 2.70 | | |
| Sun Pharmaceuticals Industries Ltd. | 1.36 | |
| Lupin Ltd. | 0.61 | |
| IPCA Laboratories Ltd. | 0.32 | |
| Dr Reddys Laboratories Ltd. | 0.25 | |
| Cipla Ltd. | 0.16 | |
| Power & Control equipment Manufacturer 0.30 | | |
| Crompton Greaves Ltd. | 0.16 | |
| Bharat Heavy Electricals Ltd. | 0.14 | |
| Power Generation 0.25 | | |

To be continued.....

Continued.....

Aviva Investor | September 2015

Group Superannuation, Gratuity and Leave Encashment

PENSION BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

| Security | Net Asset % | Rating |
|---------------------------------------------------------|--------------|--------|
| EQUITIES | | |
| NTPC Ltd. | 0.25 | |
| Power Transmission | 0.48 | |
| Power Grid Corporation of India Ltd. | 0.48 | |
| Realty | 0.05 | |
| Oberoi Realty Ltd | 0.05 | |
| Software and Consultancy Services | 6.08 | |
| Infosys Ltd. | 3.21 | |
| Tata Consultancy Services Ltd. | 1.55 | |
| HCL Technologies Ltd. | 0.79 | |
| Tech Mahindra Ltd. | 0.53 | |
| Steel and Ferrous Metal | 0.04 | |
| Tata Steel Ltd. | 0.04 | |
| Telecom Services | 0.44 | |
| Bharti Airtel Ltd. | 0.44 | |
| Telecommunications Equipment Manufacturer | 0.06 | |
| Bharti Infratel Ltd | 0.06 | |
| Transportation, Supply Chain and Logistics Servi | 0.13 | |
| Container Corporation Of India Ltd. | 0.13 | |
| Utilities - Gas, Power | 0.38 | |
| Indraprastha Gas Ltd. | 0.25 | |
| Tata Power Co. Ltd. | 0.13 | |
| Total | 35.29 | |

| GOVERNMENT SECURITIES | | |
|------------------------------|--------------|-----------|
| 8.40% GOI 2024 | 7.70 | Sovereign |
| 9.23% GOI 2043 | 3.65 | Sovereign |
| 7.88% GOI 2030 | 3.49 | Sovereign |
| 8.83% GOI 2023 | 3.36 | Sovereign |
| 9.20% GOI 2030 | 3.24 | Sovereign |
| 8.27% GOI 2020 | 2.98 | Sovereign |
| 8.83% GOI 2041 | 1.75 | Sovereign |
| 8.35% GOI 2022 | 1.36 | Sovereign |
| 8.32% GOI 2032 | 1.10 | Sovereign |
| 8.15% GOI 2026 | 1.08 | Sovereign |
| 8.97% GOI 2030 | 0.87 | Sovereign |
| 8.28% GOI 2027 | 0.82 | Sovereign |
| 8.60% GOI 2028 | 0.28 | Sovereign |
| Total | 31.68 | |

| CORPORATE BONDS | | |
|-----------------------------------|--------------|-----|
| LIC Housing Finance Ltd. | 7.81 | AAA |
| Mahindra & Mahindra Ltd. | 7.35 | AAA |
| Rural Electrification Corporation | 6.55 | AAA |
| Tata Sons Ltd. | 2.20 | AAA |
| HDFC Ltd. | 1.91 | AAA |
| Food Corporation of India | 1.72 | AAA |
| Bajaj Finance Ltd. | 1.07 | AA+ |
| NTPC Ltd. | 0.03 | AAA |
| Total | 28.64 | |

| | |
|--------------------------------|--------------|
| CASH AND MONEY MARKETS* | 4.39% |
|--------------------------------|--------------|

| | |
|------------------------|----------------|
| PORTFOLIO TOTAL | 100.00% |
|------------------------|----------------|

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

PENSION GROWTH FUND

ULGF00410/03/2006GROUPEGROWT122

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

The risk profile for this fund is High

Asset Allocation Pattern

- Debt Securities 20%-60%
- Equity 20%-60%
- Money Market Instruments & Cash 0%-60%

Asset Mix



Portfolio Return

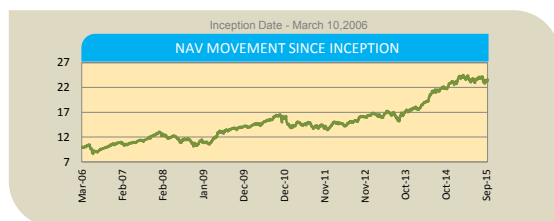
As on September 30, 2015

| | CAGR Return | | | | | Absolute Return |
|------------------|-----------------|--------------|--------------|--------------|--------------|-----------------|
| | Since inception | Last 5 years | Last 4 years | Last 3 years | Last 2 years | Last 1 years |
| Portfolio return | 10.3% | 9.6% | 14.0% | 13.7% | 20.7% | 8.2% |
| Benchmark** | 9.0% | 7.4% | 11.4% | 10.8% | 15.5% | 5.7% |

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on September 30, 2015

| Security | Net Asset % | Rating |
|----------------------------------------------------|--------------|--------|
| EQUITIES | | |
| Auto & Auto Ancillaries | 4.30 | |
| Maruti Suzuki India Ltd. | 1.16 | |
| Hero MotoCorp Ltd. | 0.95 | |
| Tata Motors Ltd. | 0.94 | |
| Mahindra & Mahindra Ltd. | 0.84 | |
| Bajaj Auto Ltd. | 0.41 | |
| Banks | 13.90 | |
| HDFC Bank Ltd. | 5.25 | |
| Axis Bank Ltd. | 2.29 | |
| ICICI Bank Ltd. | 2.20 | |
| Kotak Mahindra Bank Ltd. | 1.45 | |
| State Bank of India | 1.43 | |
| Yes Bank Ltd. | 0.48 | |
| Federal Bank Ltd. | 0.47 | |
| Bank of Baroda | 0.33 | |
| Chemicals | 1.00 | |
| Asian Paints Ltd. | 1.00 | |
| Construction and Infrastructure | 0.33 | |
| IRB Infrastructure Developers Ltd. | 0.33 | |
| Construction materials | 1.85 | |
| Ultratech Cement Ltd. | 1.14 | |
| ACC Ltd. | 0.39 | |
| Ambuja Cements Ltd. | 0.32 | |
| Consumer Durables and Electronics | 0.52 | |
| Titan Company Ltd. | 0.52 | |
| Engineering and Capital Goods | 2.80 | |
| Larsen & Toubro Ltd. | 2.57 | |
| Engineers India Ltd. | 0.23 | |
| Fertilizers, Pesticides & Agrochemicals | 0.12 | |
| UPL Ltd. | 0.12 | |
| FI | 0.95 | |
| IDFC Ltd. | 0.90 | |
| Power Finance Corporation Ltd. | 0.05 | |
| FMCG | 3.31 | |
| ITC Ltd. | 2.63 | |
| Hindustan Unilever Ltd. | 0.68 | |
| Housing Finance Company | 2.70 | |
| HDFC Ltd. | 2.70 | |
| Media and Entertainment | 0.54 | |
| Jagran Prakashan Ltd. | 0.54 | |
| Mining and Minerals | 1.04 | |
| Coal India Ltd. | 0.79 | |
| Vedanta Ltd. | 0.25 | |
| Non Ferrous metals | 0.18 | |
| Hindalco Industries Ltd. | 0.18 | |
| Petroleum, Gas and petrochemical products | 5.21 | |
| Reliance Industries Ltd. | 2.81 | |
| Oil and Natural Gas Corporation Ltd. | 0.80 | |
| Hindustan Petroleum Corporation Ltd. | 0.50 | |
| Gail (India) Ltd. | 0.40 | |
| Gulf Oil Lubricants India Ltd. | 0.28 | |
| Oil India Ltd. | 0.25 | |
| Indian Oil Corporation Ltd. | 0.12 | |
| Cairn India Ltd. | 0.05 | |
| Pharmaceuticals & Biotechnology | 4.27 | |
| Sun Pharmaceuticals Industries Ltd. | 2.15 | |
| Lupin Ltd. | 0.97 | |
| IPCA Laboratories Ltd. | 0.51 | |
| Dr Reddys Laboratories Ltd. | 0.39 | |
| Cipla Ltd. | 0.25 | |
| Power & Control equipment Manufacturer | 0.49 | |
| Crompton Greaves Ltd. | 0.26 | |

To be continued.....

Continued.....

Aviva Investor | September 2015

Group Superannuation, Gratuity and Leave Encashment

PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

| Security | Net Asset % | Rating |
|------------------------------------------|--------------|--------|
| EQUITIES | | |
| Bharat Heavy Electricals Ltd. | 0.23 | |
| Power Generation | 0.30 | |
| NTPC Ltd. | 0.30 | |
| Power Transmission | 0.31 | |
| Power Grid Corporation of India Ltd. | 0.31 | |
| Realty | 0.17 | |
| Oberoi Realty Ltd | 0.17 | |
| Software and Consultancy Services | 9.59 | |
| Infosys Ltd. | 5.06 | |
| Tata Consultancy Services Ltd. | 2.45 | |
| HCL Technologies Ltd. | 1.24 | |
| Tech Mahindra Ltd. | 0.84 | |
| Steel and Ferrous Metal | 0.32 | |
| Tata Steel Ltd. | 0.32 | |
| Telecom Services | 0.70 | |
| Bharti Airtel Ltd. | 0.70 | |
| Utilities - Gas, Power | 0.60 | |
| Indraprastha Gas Ltd. | 0.40 | |
| Tata Power Co. Ltd. | 0.20 | |
| Total | 55.50 | |

| GOVERNMENT SECURITIES | | |
|------------------------------|--------------|-----------|
| 7.88% GOI 2030 | 3.14 | Sovereign |
| 8.83% GOI 2023 | 2.19 | Sovereign |
| 8.28% GOI 2032 | 1.92 | Sovereign |
| 8.83% GOI 2041 | 1.90 | Sovereign |
| 8.79% Gujarat SDL 2022 | 1.79 | Sovereign |
| 8.32% GOI 2032 | 1.08 | Sovereign |
| 8.40% GOI 2024 | 1.07 | Sovereign |
| 8.28% GOI 2027 | 0.92 | Sovereign |
| 8.97% GOI 2030 | 0.90 | Sovereign |
| 9.23% GOI 2043 | 0.79 | Sovereign |
| 9.20% GOI 2030 | 0.77 | Sovereign |
| 8.33% GOI 2026 | 0.64 | Sovereign |
| Total | 17.11 | |

| CORPORATE BONDS | | |
|-----------------------------------------|--------------|-----|
| Mahindra & Mahindra Ltd. | 8.76 | AAA |
| LIC Housing Finance Ltd. | 6.57 | AAA |
| Power Finance Corporation Ltd. | 2.89 | AAA |
| Indian Railway Finance Corporation Ltd. | 0.70 | AAA |
| NTPC Ltd. | 0.03 | AAA |
| Total | 18.95 | |

| | |
|--------------------------------|--------------|
| CASH AND MONEY MARKETS* | 8.44% |
|--------------------------------|--------------|

| | |
|------------------------|----------------|
| PORTFOLIO TOTAL | 100.00% |
|------------------------|----------------|

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

PENSION CASH FUND

ULGF00531/03/2006GROUPECASHF122

To safeguard the nominal value of the investments.

The risk profile for this fund is Low

Asset Allocation Pattern

- Debt Securities 0%-20%
- Money Market Instruments & Cash 80%-100%

Asset Mix



Portfolio as on September 30, 2015

| Security | Net Asset % | Rating |
|--------------------------------|--------------|----------------|
| CERTIFICATE OF DEPOSITS | | |
| Axis Bank Ltd. | 9.52 | A1+ |
| State Bank of Patiala | 9.52 | A1+ |
| Oriental Bank of Commerce Ltd. | 9.45 | A1+ |
| Punjab National Bank | 9.44 | A1+ |
| Canara Bank Ltd. | 9.43 | A1+ |
| IDBI Bank Ltd. | 9.41 | A1+ |
| Andhra Bank | 9.38 | A1+ |
| COMMERCIAL PAPERS | | |
| Reliance Capital Ltd. | 9.32 | A1+ |
| Total | 79.43 | |
| CASH AND EQUIVALENTS* | | 20.57% |
| PORTFOLIO TOTAL | | 100.00% |

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Portfolio Return

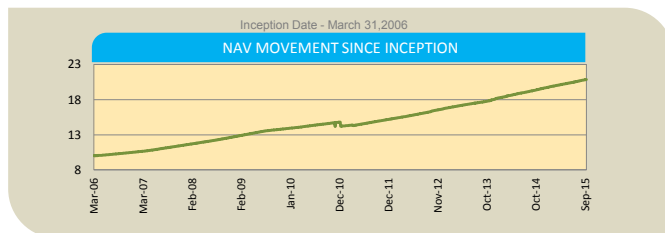
As on September 30, 2015

| | CAGR Return | | | | | Absolute Return |
|------------------|-----------------|--------------|--------------|--------------|--------------|-----------------|
| | Since inception | Last 5 years | Last 4 years | Last 3 years | Last 2 years | Last 1 year |
| Portfolio return | 8.6% | 8.5% | 8.7% | 8.6% | 8.7% | 8.0% |
| Benchmark** | 7.7% | 8.8% | 8.9% | 8.9% | 9.0% | 8.6% |

Note: Past returns are not indicative of future performance.

**Benchmark return is CRISIL Liquid Fund Index Return

NAV Movement



Group Superannuation, Gratuity and Leave Encashment

PENSION SHORT TERM DEBT FUND

ULGF00613/02/2009GROUPSDEBT122

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

The risk profile for this fund is Low

Asset Allocation Pattern

- Debt Securities 0% -50%
- Money Market Instruments & Cash 0%-100%

Asset Mix



Portfolio Return

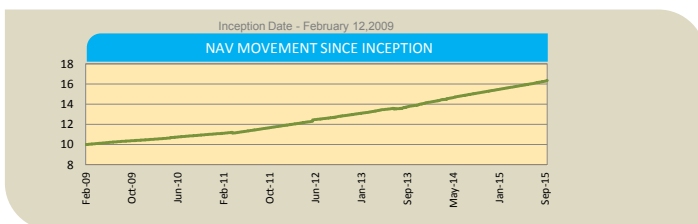
As on September 30, 2015

| | CAGR Return | | | | | Absolute Return |
|------------------|-----------------|--------------|--------------|--------------|--------------|-----------------|
| | Since inception | Last 5 years | Last 4 years | Last 3 years | Last 2 years | |
| Portfolio return | 7.7% | 8.4% | 8.8% | 8.6% | 9.1% | 8.3% |
| Benchmark** | 7.6% | 8.6% | 8.8% | 8.9% | 9.0% | 8.6% |

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CRIISL Liquid Fund Index

NAV Movement



Portfolio as on September 30, 2015

| Security | Net Asset % | Rating |
|--------------------------------|---------------|----------------|
| CERTIFICATE OF DEPOSITS | | |
| Andhra Bank | 49.80 | A1+ |
| Canara Bank Ltd. | 15.64 | A1+ |
| ICICI Bank Ltd. | 9.36 | A1+ |
| COMMERCIAL PAPERS | | |
| Reliance Capital Ltd. | 15.98 | A1+ |
| Total | 100.64 | |
| CASH AND EQUIVALENTS* | | -0.64% |
| PORTFOLIO TOTAL | | 100.00% |

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

PENSION INCOME FUND

ULGF00728/03/2011GROUPINCOM122

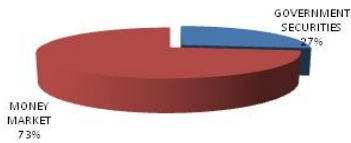
To provide returns by investing in safe funds with progressive returns.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Government Securities 0%-30%
- Corporate Bonds 0%-100%
- Other Approved Fixed Income Instruments 0%-100%
- Money Market 0%-40%

Asset Mix



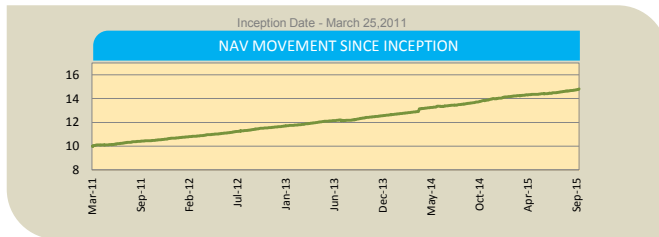
Portfolio Return

As on September 30, 2015

| | CAGR Return | | | | Absolute Return |
|------------------|-----------------|--------------|--------------|--------------|-----------------|
| | Since inception | Last 4 years | Last 3 years | Last 2 years | Last 1 year |
| Portfolio return | 9.1% | 9.1% | 9.0% | 9.4% | 8.7% |
| Benchmark | 8.7% | 8.8% | 8.9% | 9.0% | 8.6% |

Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on September 30, 2015

| Security | Net Asset % | Rating |
|--------------------------------|--------------|----------------|
| GOVERNMENT SECURITIES | | |
| 8.28% GOI 2027 | 18.47 | Sovereign |
| 7.16% GOI 2023 | 8.61 | Sovereign |
| Total | 27.08 | |
| CASH AND MONEY MARKETS* | | 72.92% |
| PORTFOLIO TOTAL | | 100.00% |

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Disclaimer

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CAGR- Compounded Annualised Growth Rate

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