

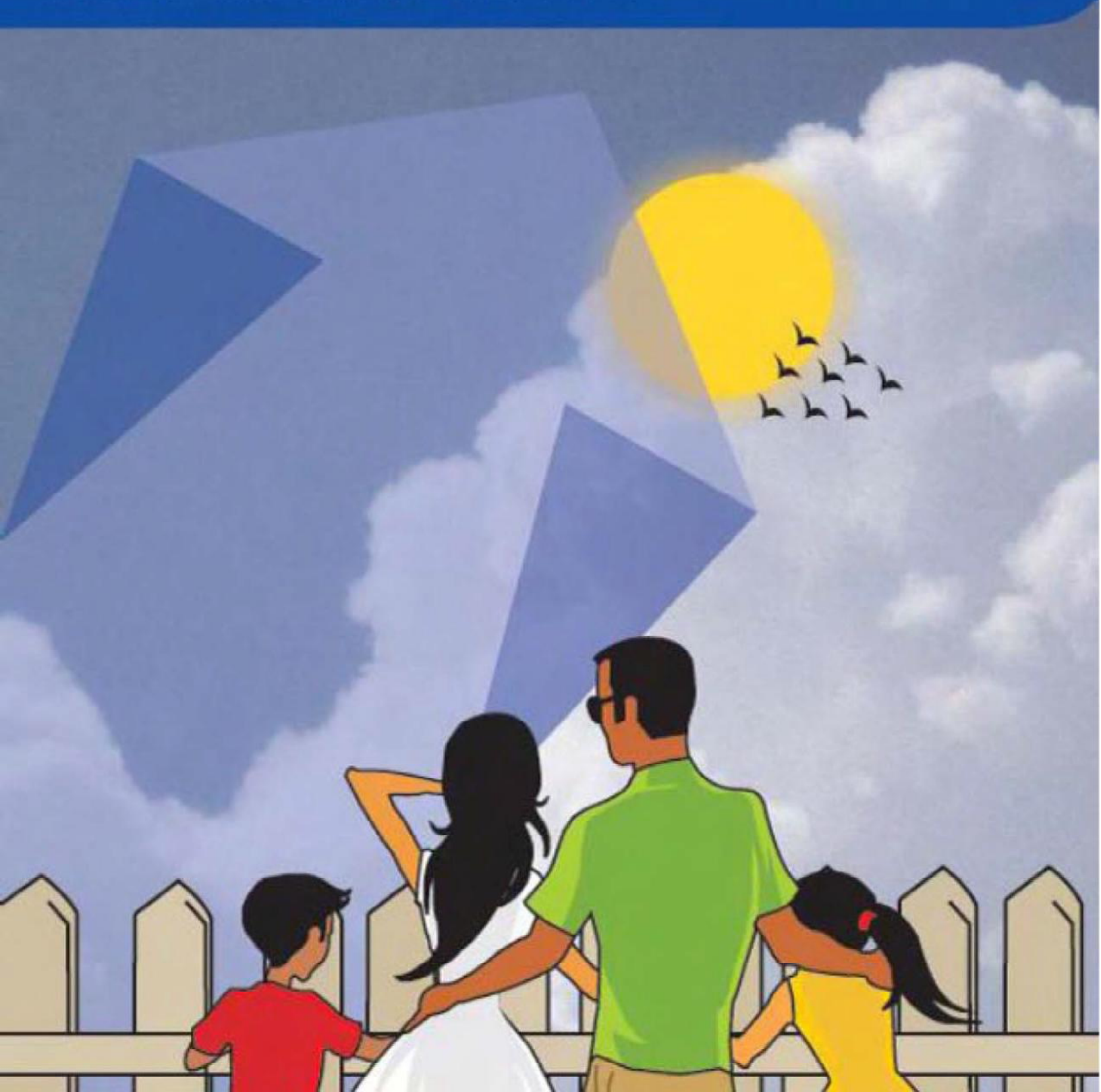
# AvivaInvestor

Group Superannuation, Gratuity and Leave Encashment Funds

March, 2014

**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 CASH FUND

ULGF00531/03/2006GROUPECASHF122

To safeguard the nominal value of the investments.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

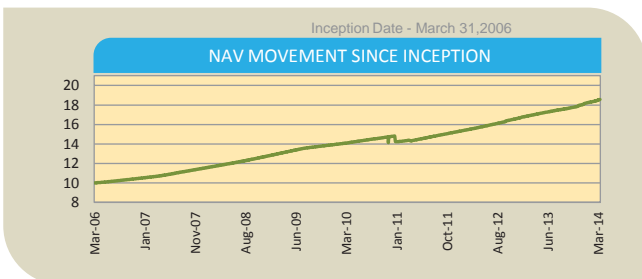
As on March 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.7%	8.3%	9.3%	8.8%
Benchmark**	7.5%	7.5%	8.9%	9.5%

**Note:** Past returns are not indicative of future performance.

\*\*Benchmark return is CRISIL Liquid Fund Index Return

## NAV Movement



Portfolio as on March 31, 2014

Security	Net Asset %	Rating
<b>CERTIFICATE OF DEPOSITS</b>		
IDBI Bank Ltd.	21.56	A1+
Bank of India	4.69	A1+
Canara Bank Ltd.	4.60	A1+
Axis Bank Ltd.	4.54	A1+
State Bank of Hyderabad	4.25	A1+
State Bank of Patiala	3.27	A1+
<b>COMMERCIAL PAPERS</b>		
Reliance Capital Ltd.	6.34	A1+
ICICI Home Finance Co. Ltd.	3.53	A1+
<b>Total</b>	<b>52.78</b>	
<b>CASH AND EQUIVALENTS*</b>		<b>47.22%</b>
<b>PORTFOLIO TOTAL</b>		<b>100.00%</b>

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

Group Superannuation, Gratuity and Leave Encashment

# PENSION DEBT FUND

ULGF00310/03/2006GROUPDEBTF122

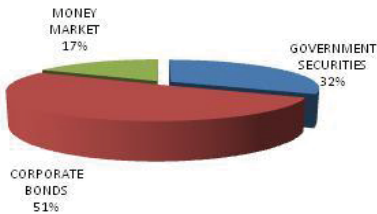
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

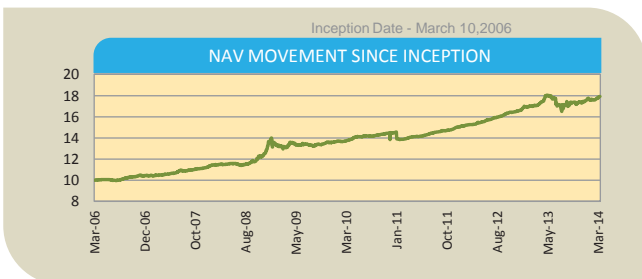
As on March 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.3%	7.7%	8.6%	4.9%
Benchmark**	6.3%	6.5%	7.3%	4.3%

**Note:** Past returns are not indicative of future performance.

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

## NAV Movement



Portfolio as on March 31, 2014

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.97% GOI 2030	7.53	
8.83% GOI 2041	6.46	
8.24% GOI 2027	3.74	
9.23% GOI 2043	3.30	
8.28% GOI 2027	3.04	
8.32% GOI 2032	2.02	
8.33% GOI 2036	2.01	
9.39% Andhra Pradesh SDL 2023	1.73	
8.85% Tamil Nadu State Development Ltd. 2022	1.05	
8.30% GOI 2042	1.00	
<b>Total</b>	<b>31.88</b>	

<b>CORPORATE BONDS</b>		
Power Grid Corporation of India Ltd.	8.48	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.84	AAA
Power Finance Corporation Ltd.	6.03	AAA
Tata Sons Ltd.	5.54	AAA
Food Corporation of India	5.30	AAA
HDFC Ltd.	4.06	AAA
LIC Housing Finance Ltd.	3.28	AAA
IndusInd Bank Ltd.	3.25	AA
India Infrastructure Finance Company Ltd.	3.20	AAA
Rural Electrification Corporation	2.94	AAA
NABARD	0.87	AAA
<b>Total</b>	<b>50.79</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>17.33%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

## Group Superannuation, Gratuity and Leave Encashment

## PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

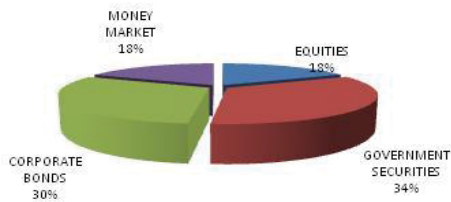
To provide progressive return on the investment.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

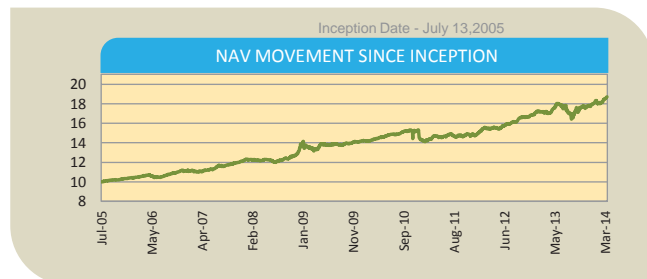
As on March 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.2%	8.4%	8.8%	9.7%
Benchmark**	7.1%	7.5%	7.1%	6.9%

**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 CNX NIFTY INDEX

## NAV Movement



Portfolio as on March 31, 2014

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>1.85</b>	
Maruti Suzuki India Ltd.	0.48	
Tata Motors Ltd.	0.45	
Mahindra & Mahindra Ltd.	0.44	
Bajaj Auto Ltd.	0.24	
Hero MotoCorp Ltd.	0.24	
<b>Banks</b>	<b>2.98</b>	
HDFC Bank Ltd.	1.08	
ICICI Bank Ltd.	1.07	
State Bank of India	0.41	
Axis Bank Ltd.	0.27	
Oriental Bank of Commerce Ltd.	0.08	
Federal Bank Ltd.	0.07	
<b>Construction and Infrastructure</b>	<b>0.62</b>	
GMR Infrastructure Ltd.	0.18	
Supreme Infrastructure India Ltd.	0.17	
NCC Ltd.	0.12	
Unity Infraprojects Ltd.	0.10	
JaiPrakash Associates Ltd.	0.05	
<b>Construction materials</b>	<b>0.06</b>	
Ambuja Cements Ltd.	0.04	
ACC Ltd.	0.02	
<b>Custodial, Depository, Exchanges and rating age</b>	<b>0.10</b>	
Credit Analysis & Research Ltd	0.10	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.36</b>	
Bharat Electronics Ltd.	0.36	
<b>Engineering and Capital Goods</b>	<b>0.58</b>	
Larsen & Toubro Ltd.	0.58	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.18</b>	
UPL Ltd.	0.18	
<b>FI</b>	<b>0.20</b>	
IDFC Ltd.	0.09	
Rural Electrification Corporation	0.06	
Power Finance Corporation Ltd.	0.05	
<b>FMCG</b>	<b>1.45</b>	
ITC Ltd.	1.11	
Hindustan Unilever Ltd.	0.34	
<b>HFC</b>	<b>1.05</b>	
HDFC Ltd.	0.96	
LIC Housing Finance Ltd.	0.09	
<b>Media and Entertainment</b>	<b>0.13</b>	
Zee Entertainment Enterprises Ltd.	0.11	
Jagran Prakashan Ltd.	0.02	
<b>Mining and Minerals</b>	<b>0.41</b>	
Sesa Sterlite Ltd.	0.17	
National Mineral Development Corporation Ltd.	0.14	
Coal India Ltd.	0.10	
<b>Petroleum, Gas and petrochemical products</b>	<b>1.93</b>	
Reliance Industries Ltd.	0.96	
Oil and Natural Gas Corporation Ltd.	0.43	
Indian Oil Corporation Ltd.	0.25	
Hindustan Petroleum Corporation Ltd.	0.11	
Oil India Ltd.	0.11	
Gail (India) Ltd.	0.07	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.51</b>	
Sun Pharmaceuticals Industries Ltd.	0.51	
Lupin Ltd.	0.34	
Cipla Ltd.	0.32	
Dr Reddys Laboratories Ltd.	0.25	
Glenmark Pharmaceuticals Ltd.	0.09	
<b>Power Generation</b>	<b>0.23</b>	
NTPC Ltd.	0.23	
<b>Retailers</b>	<b>0.11</b>	

To be continued.....

## Group Superannuation, Gratuity and Leave Encashment

## PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Future Retail Ltd.	0.11	
<b>Software and Consultancy Services</b>	<b>3.02</b>	
Infosys Ltd.	1.39	
Tata Consultancy Services Ltd.	0.93	
HCL Technologies Ltd.	0.51	
Tech Mahindra Ltd.	0.19	
<b>Steel and Ferrous Metal</b>	<b>0.19</b>	
Tata Steel Ltd.	0.19	
<b>Telecom Services</b>	<b>0.52</b>	
Bharti Airtel Ltd.	0.41	
Idea Cellular Ltd.	0.11	
<b>Utilities - Gas, Power</b>	<b>0.32</b>	
Indraprastha Gas Ltd.	0.32	
<b>Total</b>	<b>17.80</b>	

<b>GOVERNMENT SECURITIES</b>		
8.20% GOI 2025	9.77	
8.83% GOI 2041	5.24	
8.83% GOI 2023	4.68	
8.28% GOI 2032	4.43	
8.30% GOI 2042	2.96	
8.28% GOI 2027	2.89	
8.97% GOI 2030	2.20	
8.24% GOI 2027	1.36	
7.16% GOI 2023	0.26	
<b>Total</b>	<b>33.79</b>	

<b>CORPORATE BONDS</b>		
Reliance Gas Transportation Infrastructure Ltd.	7.83	AAA
HDFC Ltd.	5.69	AAA
Food Corporation of India	3.57	AAA
LIC Housing Finance Ltd.	3.52	AAA
Tata Sons Ltd.	2.94	AAA
Power Finance Corporation Ltd.	2.83	AAA
NABARD	1.17	AAA
Ultratech Cement Ltd.	1.16	AAA
Rural Electrification Corporation	1.11	AAA
ACC Ltd.	0.58	AAA
<b>Total</b>	<b>30.40</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>18.01%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds &amp; 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

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

## Asset Mix



## Portfolio Return

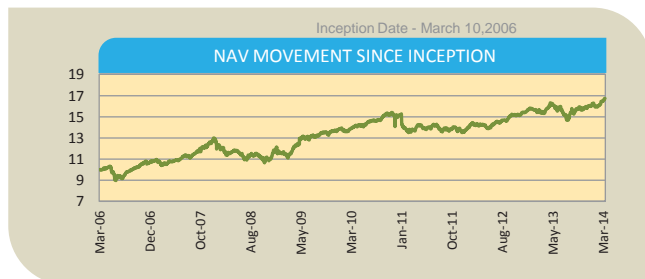
As on March 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.6%	9.4%	6.1%	8.7%
Benchmark**	7.8%	10.1%	6.8%	9.3%

**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 CNX NIFTY INDEX

## NAV Movement



Portfolio as on March 31, 2014

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>2.61</b>	
Maruti Suzuki India Ltd.	0.78	
Tata Motors Ltd.	0.76	
Mahindra & Mahindra Ltd.	0.66	
Bajaj Auto Ltd.	0.22	
Hero MotoCorp Ltd.	0.19	
<b>Banks</b>	<b>6.27</b>	
ICICI Bank Ltd.	2.27	
HDFC Bank Ltd.	2.26	
State Bank of India	0.87	
Axis Bank Ltd.	0.76	
Bank of Baroda	0.11	
<b>Construction and Infrastructure</b>	<b>0.87</b>	
Supreme Infrastructure India Ltd.	0.32	
Unity Infraprojects Ltd.	0.21	
IVRCL Ltd.	0.14	
GMR Infrastructure Ltd.	0.11	
NCC Ltd.	0.09	
<b>Construction materials</b>	<b>0.62</b>	
ACC Ltd.	0.43	
Ambuja Cements Ltd.	0.19	
<b>Custodial, Depository, Exchanges and rating age</b>	<b>0.18</b>	
Credit Analysis & Research Ltd	0.18	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.16</b>	
Bharat Electronics Ltd.	0.16	
<b>Engineering and Capital Goods</b>	<b>1.22</b>	
Larsen & Toubro Ltd.	1.22	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.21</b>	
UPL Ltd.	0.21	
<b>FI</b>	<b>0.54</b>	
Rural Electrification Corporation	0.22	
Power Finance Corporation Ltd.	0.21	
IDFC Ltd.	0.11	
<b>FMCG</b>	<b>3.80</b>	
ITC Ltd.	3.13	
Hindustan Unilever Ltd.	0.67	
<b>HFC</b>	<b>2.41</b>	
HDFC Ltd.	2.29	
LIC Housing Finance Ltd.	0.12	
<b>Media and Entertainment</b>	<b>0.72</b>	
Zee Entertainment Enterprises Ltd.	0.43	
Jagran Prakashan Ltd.	0.29	
<b>Mining and Minerals</b>	<b>1.15</b>	
Coal India Ltd.	0.42	
National Mineral Development Corporation Ltd.	0.41	
Sesa Sterlite Ltd.	0.32	
<b>Petroleum, Gas and petrochemical products</b>	<b>3.97</b>	
Reliance Industries Ltd.	2.38	
Oil and Natural Gas Corporation Ltd.	0.90	
Indian Oil Corporation Ltd.	0.33	
Cairn India Ltd.	0.27	
Gail (India) Ltd.	0.09	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.52</b>	
Cipla Ltd.	0.72	
Sun Pharmaceuticals Industries Ltd.	0.66	
Dr Reddys Laboratories Ltd.	0.43	
Lupin Ltd.	0.33	
Glenmark Pharmaceuticals Ltd.	0.26	
Cadila Healthcare Ltd.	0.12	
<b>Power Generation</b>	<b>0.60</b>	
NTPC Ltd.	0.47	
NHPC	0.13	
<b>Power Transmission</b>	<b>0.35</b>	

To be continued.....

Continued.....

Aviva Investor | March 2014

Group Superannuation, Gratuity and Leave Encashment

**PENSION BALANCED FUND**

ULGF00210/03/2006GROUPBALAN122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Power Grid Corporation of India Ltd.	0.35	
<b>Software and Consultancy Services</b>	<b>6.02</b>	
Infosys Ltd.	2.76	
Tata Consultancy Services Ltd.	2.26	
HCL Technologies Ltd.	0.76	
Tech Mahindra Ltd.	0.24	
<b>Steel and Ferrous Metal</b>	<b>0.38</b>	
Tata Steel Ltd.	0.23	
Jindal Steel and Power Ltd.	0.15	
<b>Telecom Services</b>	<b>0.77</b>	
Bharti Airtel Ltd.	0.70	
Idea Cellular Ltd.	0.07	
<b>Telecommunications Equipment Manufacturer</b>	<b>0.17</b>	
Bharti Infratel Ltd	0.17	
<b>Transportation, Supply Chain and Logistics Servi</b>	<b>0.16</b>	
Container Corporation Of India Ltd.	0.16	
<b>Utilities - Gas, Power</b>	<b>0.88</b>	
Indraprastha Gas Ltd.	0.73	
Tata Power Co. Ltd.	0.15	
<b>Total</b>	<b>36.58</b>	
<b>GOVERNMENT SECURITIES</b>		
8.83% GOI 2041	10.78	
8.83% GOI 2023	2.49	
9.23% GOI 2043	1.86	
8.97% GOI 2030	1.37	
<b>Total</b>	<b>16.50</b>	
<b>CORPORATE BONDS</b>		
Tata Sons Ltd.	6.49	AAA
NABARD	5.52	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.75	AAA
Food Corporation of India	4.68	AAA
LIC Housing Finance Ltd.	4.62	AAA
IndusInd Bank Ltd.	3.67	AA
HDFC Ltd.	3.03	AAA
Power Finance Corporation Ltd.	2.75	AAA
<b>Total</b>	<b>35.51</b>	
<b>CASH AND MONEY MARKETS*</b>	<b>11.41%</b>	
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>	

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

Group Superannuation, Gratuity and Leave Encashment

# PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

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

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

## Asset Mix



## Portfolio Return

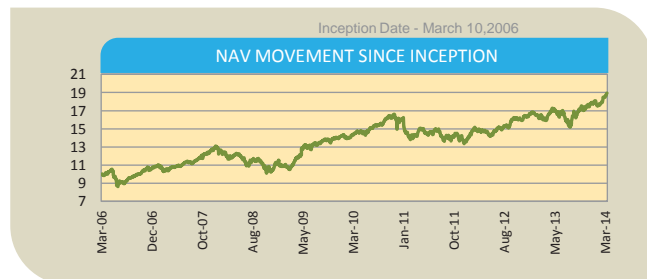
As on March 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.3%	13.0%	8.7%	17.8%
Benchmark**	8.3%	11.1%	6.3%	12.0%

**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 CNX NIFTY INDEX

## NAV Movement



Portfolio as on March 31, 2014

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>5.58</b>	
Maruti Suzuki India Ltd.	1.45	
Tata Motors Ltd.	1.35	
Mahindra & Mahindra Ltd.	1.33	
Hero MotoCorp Ltd.	0.73	
Bajaj Auto Ltd.	0.72	
<b>Banks</b>	<b>9.10</b>	
HDFC Bank Ltd.	3.31	
ICICI Bank Ltd.	3.26	
State Bank of India	1.25	
Axis Bank Ltd.	0.82	
Oriental Bank of Commerce Ltd.	0.24	
Federal Bank Ltd.	0.22	
<b>Construction and Infrastructure</b>	<b>2.05</b>	
Supreme Infrastructure India Ltd.	0.56	
GMR Infrastructure Ltd.	0.55	
NCC Ltd.	0.38	
Unity Infraprojects Ltd.	0.30	
JaiPrakash Associates Ltd.	0.26	
<b>Construction materials</b>	<b>0.18</b>	
Ambuja Cements Ltd.	0.12	
ACC Ltd.	0.06	
<b>Custodial, Depository, Exchanges and rating age</b>	<b>0.29</b>	
Credit Analysis & Research Ltd	0.29	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.91</b>	
Bharat Electronics Ltd.	0.91	
<b>Engineering and Capital Goods</b>	<b>1.76</b>	
Larsen & Toubro Ltd.	1.76	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.55</b>	
UPL Ltd.	0.55	
<b>FI</b>	<b>0.58</b>	
IDFC Ltd.	0.27	
Rural Electrification Corporation	0.17	
Power Finance Corporation Ltd.	0.14	
<b>FMCG</b>	<b>4.43</b>	
ITC Ltd.	3.38	
Hindustan Unilever Ltd.	1.05	
<b>HFC</b>	<b>3.08</b>	
HDFC Ltd.	2.80	
LIC Housing Finance Ltd.	0.28	
<b>Media and Entertainment</b>	<b>0.39</b>	
Zee Entertainment Enterprises Ltd.	0.33	
Jagran Prakashan Ltd.	0.06	
<b>Mining and Minerals</b>	<b>1.23</b>	
Sesa Sterlite Ltd.	0.51	
National Mineral Development Corporation Ltd.	0.41	
Coal India Ltd.	0.31	
<b>Petroleum, Gas and petrochemical products</b>	<b>5.91</b>	
Reliance Industries Ltd.	2.93	
Oil and Natural Gas Corporation Ltd.	1.33	
Indian Oil Corporation Ltd.	0.76	
Gail (India) Ltd.	0.34	
Oil India Ltd.	0.33	
Hindustan Petroleum Corporation Ltd.	0.22	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.61</b>	
Sun Pharmaceuticals Industries Ltd.	1.55	
Lupin Ltd.	1.04	
Cipla Ltd.	0.96	
Dr Reddys Laboratories Ltd.	0.78	
Glenmark Pharmaceuticals Ltd.	0.28	
<b>Power Generation</b>	<b>0.74</b>	
NTPC Ltd.	0.70	

To be continued.....



## Group Superannuation, Gratuity and Leave Encashment

## PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
NHPC	0.04	
<b>Retailers</b>	<b>0.33</b>	
Future Retail Ltd.	0.33	
<b>Software and Consultancy Services</b>	<b>9.17</b>	
Infosys Ltd.	4.22	
Tata Consultancy Services Ltd.	2.82	
HCL Technologies Ltd.	1.54	
Tech Mahindra Ltd.	0.59	
<b>Steel and Ferrous Metal</b>	<b>0.57</b>	
Tata Steel Ltd.	0.57	
<b>Telecom Services</b>	<b>1.60</b>	
Bharti Airtel Ltd.	1.27	
Idea Cellular Ltd.	0.33	
<b>Utilities - Gas, Power</b>	<b>0.99</b>	
Indraprastha Gas Ltd.	0.98	
Tata Power Co. Ltd.	0.01	
<b>Total</b>	<b>54.05</b>	
<b>GOVERNMENT SECURITIES</b>		
8.97% GOI 2030	3.74	
8.28% GOI 2032	2.14	
8.79% Gujarat SDL 2022	2.07	
8.83% GOI 2023	1.72	
8.83% GOI 2041	1.67	
8.30% GOI 2042	1.26	
8.20% GOI 2025	0.88	
8.33% GOI 2026	0.73	
7.16% GOI 2023	0.23	
8.28% GOI 2027	0.08	
<b>Total</b>	<b>14.52</b>	
<b>CORPORATE BONDS</b>		
Reliance Gas Transportation Infrastructure Ltd.	7.96	AAA
Food Corporation of India	3.49	AAA
Power Finance Corporation Ltd.	2.44	AAA
LIC Housing Finance Ltd.	1.73	AAA
Tata Sons Ltd.	1.72	AAA
<b>Total</b>	<b>17.34</b>	
<b>CASH AND MONEY MARKETS*</b>	<b>14.09%</b>	
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>	

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

# Group Superannuation, Gratuity and Leave Encashment PENSION SHORTTERMDEBT

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

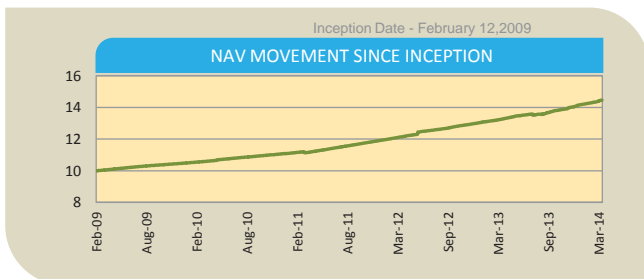
As on March 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.5%	7.5%	9.1%	8.9%
Benchmark**	7.3%	7.3%	8.7%	9.5%

**Note:** Past returns are not indicative of future performance.

\*\*Benchmark for this fund is CRIISL Liquid Fund Index

## NAV Movement



Portfolio as on March 31, 2014

Security	Net Asset %	Rating
<b>CERTIFICATE OF DEPOSITS</b>		
Oriental Bank of Commerce Ltd.	11.38	A1+
Bank of India	7.87	A1+
State Bank of Patiala	7.87	A1+
Axis Bank Ltd.	5.62	A1+
Canara Bank Ltd.	4.55	A1+
<b>COMMERCIAL PAPERS</b>		
Reliance Capital Ltd.	37.95	A1+
<b>Total</b>	<b>75.24</b>	
<b>CASH AND EQUIVALENTS*</b>		<b>24.76%</b>
<b>PORTFOLIO TOTAL</b>		<b>100.00%</b>

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

Group Superannuation, Gratuity and Leave Encashment

# PENSION INCOME FUND

ULGF00728/03/2011GROUPINCOM122

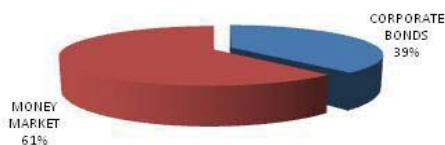
To provide returns by investing in safe funds with progressive returns.

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



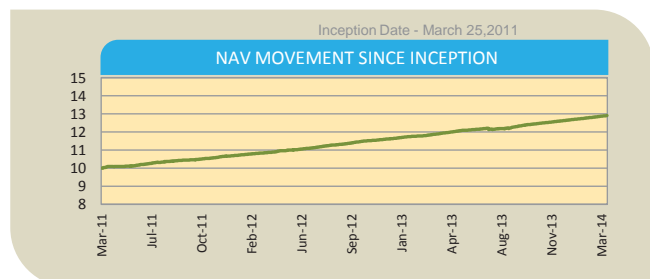
## Portfolio Return

As on March 31, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.8%	8.7%	8.4%
Benchmark	8.7%	8.7%	9.5%

**Note:** Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on March 31, 2014

Security	Net Asset %	Rating
<b>CORPORATE BONDS</b>		
Reliance Capital Ltd.	7.19	AAA
IndusInd Bank Ltd.	6.74	AA
Tata Sons Ltd.	6.74	AAA
Indian Railway Finance Corporation Ltd.	6.73	AAA
Power Finance Corporation Ltd.	6.26	AAA
Ultratech Cement Ltd.	4.92	AAA
<b>Total</b>	<b>38.58</b>	
<b>CASH AND MONEY MARKETS*</b>		<b>61.42%</b>
<b>PORTFOLIO TOTAL</b>		<b>100.00%</b>

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

## Disclaimer

### Benchmark Indices Provided by CRISIL

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## Disclaimer

### CAGR- Compounded Annualised Growth Rate

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