

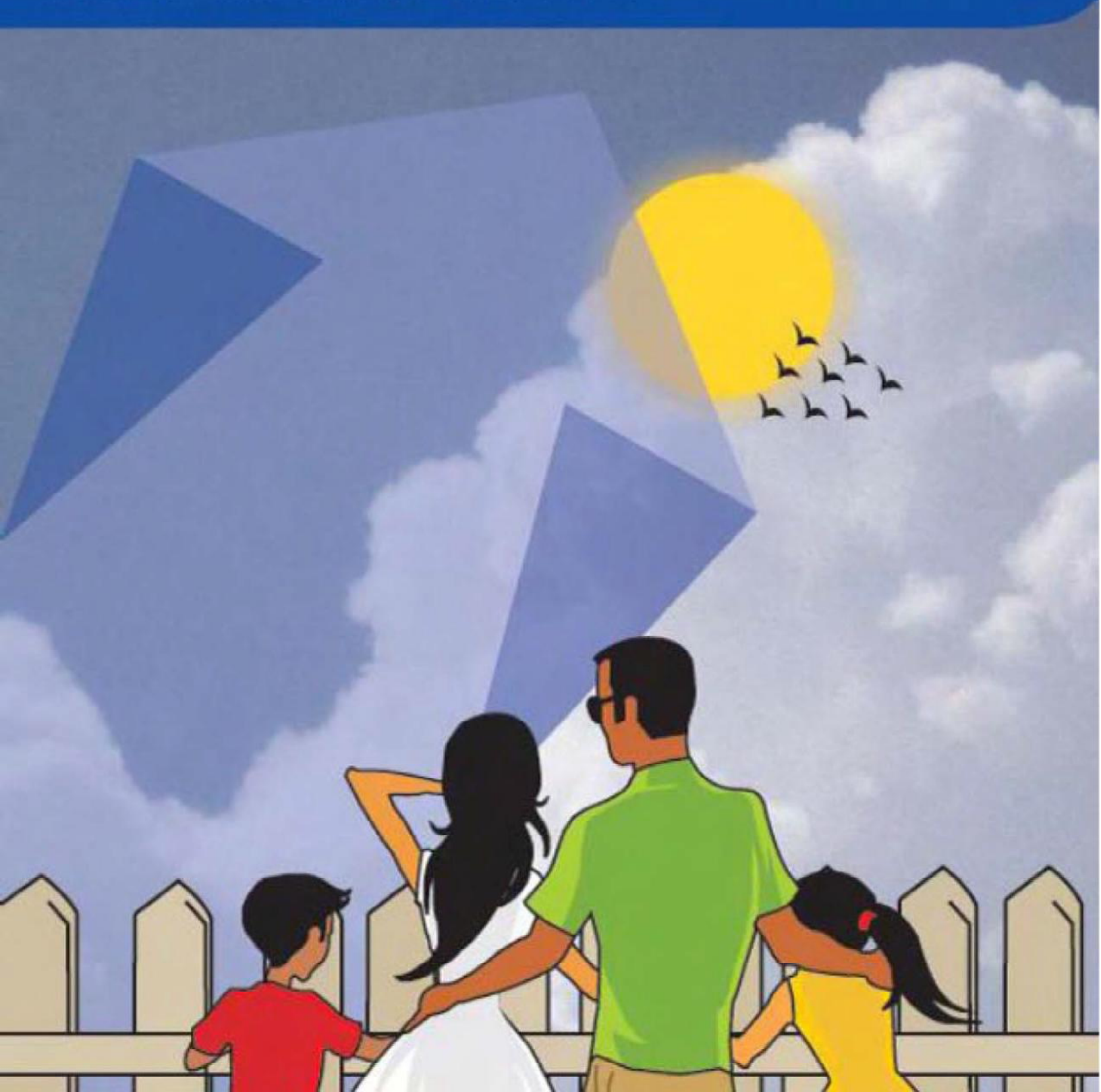
# AvivaInvestor

Group Superannuation, Gratuity and Leave Encashment Funds

September, 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

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

## Asset Mix



## Portfolio Return

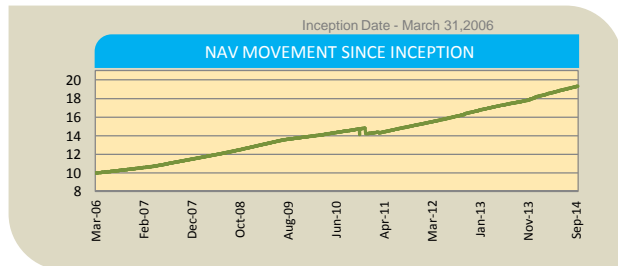
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.7%	8.2%	9.0%	9.4%
Benchmark**	7.6%	8.0%	9.0%	9.5%

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

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

## NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
<b>CERTIFICATE OF DEPOSITS</b>		
Bank of Baroda	9.56	A1+
Union Bank Of India Ltd.	9.55	A1+
Punjab National Bank	9.53	A1+
ICICI Bank Ltd.	9.45	A1+
Corporation Bank	9.43	A1+
Andhra Bank	9.41	A1+
Indian Bank	9.41	A1+
<b>COMMERCIAL PAPERS</b>		
Reliance Capital Ltd.	2.94	A1+
<b>Total</b>	<b>69.28</b>	
<b>CASH AND EQUIVALENTS*</b>		<b>30.72%</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

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

## Asset Mix



## Portfolio Return

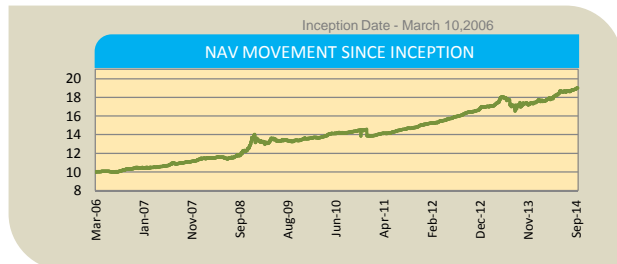
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.5%	8.5%	9.0%	11.4%
Benchmark**	6.7%	7.7%	8.2%	11.6%

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

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

## NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.83% GOI 2023	11.83	
9.23% GOI 2043	7.86	
8.97% GOI 2030	6.40	
8.35% GOI 2022	5.96	
8.40% GOI 2024	3.56	
8.30% GOI 2042	2.92	
8.32% GOI 2032	1.74	
8.33% GOI 2036	1.73	
9.39% Andhra Pradesh SDL 2023	1.47	
8.85% Tamil Nadu State Development Ltd. 2022	0.89	
8.27% GOI 2020	0.71	
8.28% GOI 2027	0.51	
<b>Total</b>	<b>45.88</b>	

<b>CORPORATE BONDS</b>		
Power Finance Corporation Ltd.	6.71	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.61	AAA
Power Grid Corporation of India Ltd.	5.98	AAA
Rural Electrification Corporation	5.19	AAA
Tata Sons Ltd.	4.87	AAA
HDFC Ltd.	3.43	AAA
India Infrastructure Finance Company Ltd.	2.74	AAA
LIC Housing Finance Ltd.	2.73	AAA
IndusInd Bank Ltd.	2.69	AA
Bajaj Finance Ltd.	1.80	AA+
NABARD	0.72	AAA
<b>Total</b>	<b>43.47</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>10.95%</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

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

## Asset Mix



## Portfolio Return

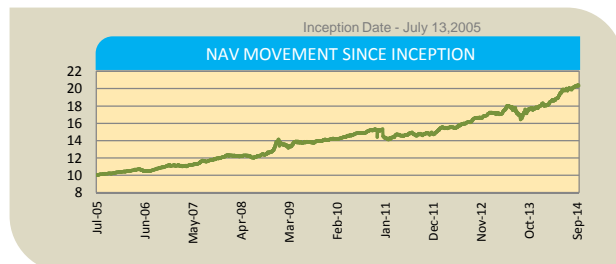
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.8%	9.2%	11.5%	18.7%
Benchmark**	7.7%	8.2%	10.0%	16.2%

**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 CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>1.70</b>	
Tata Motors Ltd.	0.61	
Mahindra & Mahindra Ltd.	0.43	
Bajaj Auto Ltd.	0.28	
Hero MotoCorp Ltd.	0.22	
Maruti Suzuki India Ltd.	0.16	
<b>Banks</b>	<b>3.48</b>	
HDFC Bank Ltd.	1.14	
ICICI Bank Ltd.	0.99	
State Bank of India	0.55	
Axis Bank Ltd.	0.39	
Punjab National Bank	0.20	
Oriental Bank of Commerce Ltd.	0.12	
Bank of Baroda	0.05	
Federal Bank Ltd.	0.04	
<b>Construction and Infrastructure</b>	<b>0.49</b>	
Supreme Infrastructure India Ltd.	0.17	
GMR Infrastructure Ltd.	0.12	
JaiPrakash Associates Ltd.	0.11	
J Kumar Infraprojects Ltd.	0.06	
Unity Infraprojects Ltd.	0.02	
NCC Ltd.	0.01	
<b>Construction materials</b>	<b>0.58</b>	
Ultratech Cement Ltd.	0.20	
Ambuja Cements Ltd.	0.18	
ACC Ltd.	0.15	
Grasim Industries Ltd.	0.05	
<b>Engineering and Capital Goods</b>	<b>1.02</b>	
Larsen & Toubro Ltd.	0.88	
Engineers India Ltd.	0.14	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.16</b>	
UPL Ltd.	0.16	
<b>FI</b>	<b>0.53</b>	
Power Finance Corporation Ltd.	0.23	
IDFC Ltd.	0.22	
Rural Electrification Corporation	0.08	
<b>FMCG</b>	<b>1.02</b>	
ITC Ltd.	0.88	
Hindustan Unilever Ltd.	0.14	
<b>HFC</b>	<b>0.97</b>	
HDFC Ltd.	0.96	
LIC Housing Finance Ltd.	0.01	
<b>Media and Entertainment</b>	<b>0.14</b>	
Jagran Prakashan Ltd.	0.09	
Zee Entertainment Enterprises Ltd.	0.05	
<b>Mining and Minerals</b>	<b>0.36</b>	
Sesa Sterlite Ltd.	0.17	
Coal India Ltd.	0.13	
National Mineral Development Corporation Ltd.	0.05	
MOIL Ltd.	0.01	
<b>Non Ferrous metals</b>	<b>0.13</b>	
Hindalco Industries Ltd.	0.13	
<b>Petroleum, Gas and petrochemical products</b>	<b>2.06</b>	
Reliance Industries Ltd.	1.13	
Bharat Petroleum Corporation Ltd.	0.29	
Oil and Natural Gas Corporation Ltd.	0.27	
Hindustan Petroleum Corporation Ltd.	0.13	
Indian Oil Corporation Ltd.	0.08	
Cairn India Ltd.	0.07	
Gail (India) Ltd.	0.05	
Oil India Ltd.	0.04	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.31</b>	

To be continued.....

Continued.....

Aviva Investor | September 2014

Group Superannuation, Gratuity and Leave Encashment

# PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Sun Pharmaceuticals Industries Ltd.	0.45	
Lupin Ltd.	0.30	
Dr Reddys Laboratories Ltd.	0.19	
Cipla Ltd.	0.15	
Cadila Healthcare Ltd.	0.13	
Glenmark Pharmaceuticals Ltd.	0.09	
<b>Power &amp; Control equipment Manufacturer</b>	<b>0.12</b>	
Bharat Heavy Electricals Ltd.	0.08	
BGR Energy Systems Ltd.	0.04	
<b>Power Generation</b>	<b>0.22</b>	
NTPC Ltd.	0.22	
<b>Power Transmission</b>	<b>0.03</b>	
Power Grid Corporation of India Ltd.	0.03	
<b>Realty</b>	<b>0.12</b>	
Oberoi Realty Ltd	0.12	
<b>Software and Consultancy Services</b>	<b>2.88</b>	
Infosys Ltd.	1.28	
Tata Consultancy Services Ltd.	0.90	
HCL Technologies Ltd.	0.42	
Tech Mahindra Ltd.	0.28	
<b>Steel and Ferrous Metal</b>	<b>0.43</b>	
Tata Steel Ltd.	0.28	
Jindal Steel and Power Ltd.	0.14	
Steel Authority of India Ltd.	0.01	
<b>Telecom Services</b>	<b>0.34</b>	
Bharti Airtel Ltd.	0.34	
<b>Utilities - Gas, Power</b>	<b>0.32</b>	
Tata Power Co. Ltd.	0.18	
Gujarat Gas Co. Ltd.	0.09	
Indraprastha Gas Ltd.	0.05	
<b>Total</b>	<b>18.41</b>	
<b>GOVERNMENT SECURITIES</b>		
8.20% GOI 2025	5.63	
8.83% GOI 2041	5.02	
8.28% GOI 2032	3.73	
8.24% GOI 2027	3.36	
8.30% GOI 2042	2.83	
8.28% GOI 2027	2.64	
9.20% GOI 2030	2.24	
8.83% GOI 2023	1.46	
8.97% GOI 2030	1.10	
8.27% GOI 2020	1.06	
<b>Total</b>	<b>29.07</b>	
<b>CORPORATE BONDS</b>		
Power Finance Corporation Ltd.	8.04	AAA
HDFC Ltd.	5.36	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.09	AAA
Tata Sons Ltd.	4.36	AAA
Food Corporation of India	3.35	AAA
LIC Housing Finance Ltd.	3.26	AAA
Rural Electrification Corporation	3.21	AAA
Bajaj Finance Ltd.	2.16	AA+
Tata Motors Ltd.	2.12	AA
NABARD	1.08	AAA
ACC Ltd.	0.54	AAA
<b>Total</b>	<b>38.57</b>	
<b>CASH AND MONEY MARKETS*</b>	<b>13.95%</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 BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

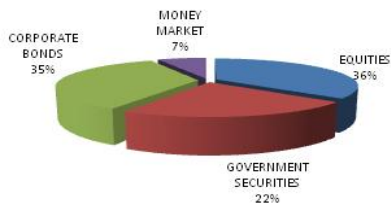
To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

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

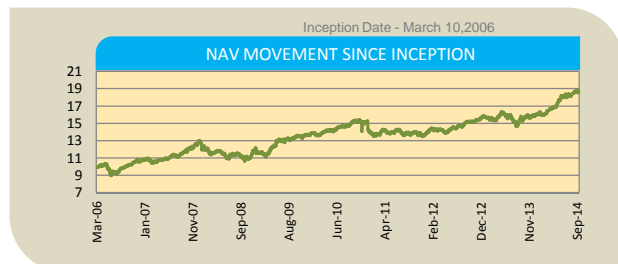
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.5%	8.2%	10.6%	22.1%
Benchmark**	8.6%	8.7%	11.6%	20.7%

**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 CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>3.68</b>	
Maruti Suzuki India Ltd.	1.05	
Tata Motors Ltd.	1.01	
Mahindra & Mahindra Ltd.	0.90	
Hero MotoCorp Ltd.	0.38	
Bajaj Auto Ltd.	0.34	
<b>Banks</b>	<b>6.66</b>	
HDFC Bank Ltd.	2.25	
ICICI Bank Ltd.	2.20	
State Bank of India	0.97	
Axis Bank Ltd.	0.72	
Oriental Bank of Commerce Ltd.	0.16	
Bank of Baroda	0.15	
Punjab National Bank	0.12	
Indian Bank	0.09	
<b>Construction and Infrastructure</b>	<b>1.10</b>	
Supreme Infrastructure India Ltd.	0.37	
Unity Infraprojects Ltd.	0.22	
IVRCL Ltd.	0.17	
GMR Infrastructure Ltd.	0.15	
JaiPrakash Associates Ltd.	0.13	
NCC Ltd.	0.06	
<b>Construction materials</b>	<b>1.01</b>	
Ultratech Cement Ltd.	0.40	
ACC Ltd.	0.33	
Ambuja Cements Ltd.	0.28	
<b>Custodial, Depository, Exchanges and rating age</b>	<b>0.04</b>	
Credit Analysis & Research Ltd	0.04	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.12</b>	
Bharat Electronics Ltd.	0.12	
<b>Engineering and Capital Goods</b>	<b>1.56</b>	
Larsen & Toubro Ltd.	1.43	
Engineers India Ltd.	0.13	
<b>FI</b>	<b>0.76</b>	
IDFC Ltd.	0.34	
Power Finance Corporation Ltd.	0.29	
Rural Electrification Corporation	0.13	
<b>FMCG</b>	<b>2.64</b>	
ITC Ltd.	2.00	
Hindustan Unilever Ltd.	0.64	
<b>HFC</b>	<b>2.45</b>	
HDFC Ltd.	2.22	
LIC Housing Finance Ltd.	0.23	
<b>Media and Entertainment</b>	<b>0.63</b>	
Zee Entertainment Enterprises Ltd.	0.37	
Jagran Prakashan Ltd.	0.26	
<b>Mining and Minerals</b>	<b>0.83</b>	
Sesa Sterlite Ltd.	0.35	
National Mineral Development Corporation Ltd.	0.25	
Coal India Ltd.	0.23	
<b>Non Ferrous metals</b>	<b>0.12</b>	
Hindalco Industries Ltd.	0.12	
<b>Petroleum, Gas and petrochemical products</b>	<b>3.70</b>	
Reliance Industries Ltd.	2.14	
Oil and Natural Gas Corporation Ltd.	0.70	
Cairn India Ltd.	0.21	
Gail (India) Ltd.	0.20	
Bharat Petroleum Corporation Ltd.	0.16	
Indian Oil Corporation Ltd.	0.13	
Sintex Industries Ltd.	0.09	
Oil India Ltd.	0.07	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.70</b>	

To be continued.....

Continued.....

Aviva Investor | September 2014

Group Superannuation, Gratuity and Leave Encashment

# PENSION BALANCED FUND

ULGF00210/03/2006GROUPEBALAN122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Sun Pharmaceuticals Industries Ltd.	0.91	
Dr Reddys Laboratories Ltd.	0.52	
Lupin Ltd.	0.46	
Cipla Ltd.	0.34	
Cadila Healthcare Ltd.	0.30	
Glenmark Pharmaceuticals Ltd.	0.17	
<b>Power Generation</b>	<b>0.38</b>	
NTPC Ltd.	0.38	
<b>Power Transmission</b>	<b>0.46</b>	
Power Grid Corporation of India Ltd.	0.46	
<b>Realty</b>	<b>0.13</b>	
Oberoi Realty Ltd	0.13	
<b>Software and Consultancy Services</b>	<b>5.21</b>	
Infosys Ltd.	2.52	
Tata Consultancy Services Ltd.	1.85	
HCL Technologies Ltd.	0.66	
Tech Mahindra Ltd.	0.18	
<b>Steel and Ferrous Metal</b>	<b>0.31</b>	
Tata Steel Ltd.	0.21	
Jindal Steel and Power Ltd.	0.10	
<b>Telecom Services</b>	<b>0.60</b>	
Bharti Airtel Ltd.	0.50	
Idea Cellular Ltd.	0.10	
<b>Transportation, Supply Chain and Logistics Servi</b>	<b>0.21</b>	
Container Corporation Of India Ltd.	0.21	
<b>Utilities - Gas, Power</b>	<b>0.71</b>	
Indraprastha Gas Ltd.	0.45	
Tata Power Co. Ltd.	0.26	
<b>Total</b>	<b>36.01</b>	
<b>GOVERNMENT SECURITIES</b>		
9.23% GOI 2043	5.70	
8.83% GOI 2041	3.65	
9.20% GOI 2030	3.28	
8.40% GOI 2024	2.23	
8.27% GOI 2020	2.21	
8.35% GOI 2022	2.20	
8.97% GOI 2030	1.38	
8.60% GOI 2028	1.34	
<b>Total</b>	<b>21.99</b>	
<b>CORPORATE BONDS</b>		
NABARD	5.41	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.73	AAA
LIC Housing Finance Ltd.	4.55	AAA
Tata Sons Ltd.	3.69	AAA
IndusInd Bank Ltd.	3.60	AA
HDFC Ltd.	3.06	AAA
Food Corporation of India	2.80	AAA
Rural Electrification Corporation	2.71	AAA
Power Finance Corporation Ltd.	2.67	AAA
Bajaj Finance Ltd.	1.81	AA+
<b>Total</b>	<b>35.03</b>	
<b>CASH AND MONEY MARKETS*</b>	<b>6.97%</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

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

## Asset Mix



## Portfolio Return

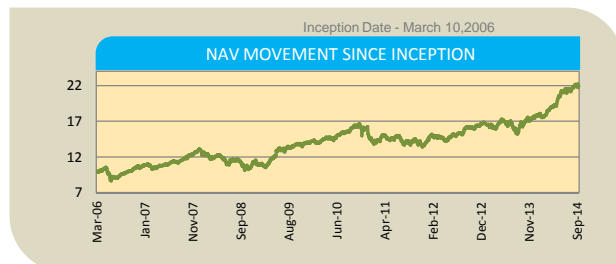
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	10.5%	11.2%	16.1%	34.7%
Benchmark**	9.3%	9.0%	13.4%	26.1%

**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 September 30, 2014

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>5.28</b>	
Tata Motors Ltd.	1.89	
Mahindra & Mahindra Ltd.	1.33	
Bajaj Auto Ltd.	0.87	
Hero MotoCorp Ltd.	0.68	
Maruti Suzuki India Ltd.	0.51	
<b>Banks</b>	<b>10.68</b>	
HDFC Bank Ltd.	3.52	
ICICI Bank Ltd.	3.01	
State Bank of India	1.70	
Axis Bank Ltd.	1.18	
Punjab National Bank	0.62	
Oriental Bank of Commerce Ltd.	0.36	
Bank of Baroda	0.16	
Federal Bank Ltd.	0.13	
<b>Construction and Infrastructure</b>	<b>1.49</b>	
Supreme Infrastructure India Ltd.	0.50	
GMR Infrastructure Ltd.	0.37	
JaiPrakash Associates Ltd.	0.33	
J Kumar Infraprojects Ltd.	0.19	
Unity Infraprojects Ltd.	0.07	
NCC Ltd.	0.03	
<b>Construction materials</b>	<b>1.80</b>	
Ultratech Cement Ltd.	0.62	
Ambuja Cements Ltd.	0.57	
ACC Ltd.	0.47	
Grasim Industries Ltd.	0.14	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.14</b>	
Bharat Electronics Ltd.	0.14	
<b>Engineering and Capital Goods</b>	<b>3.13</b>	
Larsen & Toubro Ltd.	2.71	
Engineers India Ltd.	0.42	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.49</b>	
UPL Ltd.	0.49	
<b>FI</b>	<b>1.66</b>	
Power Finance Corporation Ltd.	0.72	
IDFC Ltd.	0.69	
Rural Electrification Corporation	0.25	
<b>FMCG</b>	<b>3.16</b>	
ITC Ltd.	2.72	
Hindustan Unilever Ltd.	0.44	
<b>HFC</b>	<b>2.96</b>	
HDFC Ltd.	2.94	
LIC Housing Finance Ltd.	0.02	
<b>Media and Entertainment</b>	<b>0.43</b>	
Jagran Prakashan Ltd.	0.29	
Zee Entertainment Enterprises Ltd.	0.14	
<b>Mining and Minerals</b>	<b>1.13</b>	
Sesa Sterlite Ltd.	0.52	
Coal India Ltd.	0.41	
National Mineral Development Corporation Ltd.	0.17	
MOIL Ltd.	0.03	
<b>Non Ferrous metals</b>	<b>0.39</b>	
Hindalco Industries Ltd.	0.39	
<b>Petroleum, Gas and petrochemical products</b>	<b>6.27</b>	
Reliance Industries Ltd.	3.47	
Bharat Petroleum Corporation Ltd.	0.87	
Oil and Natural Gas Corporation Ltd.	0.83	
Hindustan Petroleum Corporation Ltd.	0.39	
Cairn India Ltd.	0.23	
Indian Oil Corporation Ltd.	0.23	
Gail (India) Ltd.	0.14	

To be continued.....



Continued.....

Aviva Investor | September 2014

Group Superannuation, Gratuity and Leave Encashment

## PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Oil India Ltd.	0.11	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.02</b>	
Sun Pharmaceuticals Industries Ltd.	1.37	
Lupin Ltd.	0.93	
Dr Reddys Laboratories Ltd.	0.59	
Cipla Ltd.	0.47	
Cadila Healthcare Ltd.	0.40	
Glenmark Pharmaceuticals Ltd.	0.26	
<b>Power &amp; Control equipment Manufacturer</b>	<b>0.36</b>	
Bharat Heavy Electricals Ltd.	0.25	
BGR Energy Systems Ltd.	0.11	
<b>Power Generation</b>	<b>0.73</b>	
NTPC Ltd.	0.71	
NHPC	0.02	
<b>Power Transmission</b>	<b>0.08</b>	
Power Grid Corporation of India Ltd.	0.08	
<b>Realty</b>	<b>0.33</b>	
Oberoi Realty Ltd	0.33	
<b>Software and Consultancy Services</b>	<b>8.92</b>	
Infosys Ltd.	3.95	
Tata Consultancy Services Ltd.	2.80	
HCL Technologies Ltd.	1.31	
Tech Mahindra Ltd.	0.86	
<b>Steel and Ferrous Metal</b>	<b>1.30</b>	
Tata Steel Ltd.	0.87	
Jindal Steel and Power Ltd.	0.41	
Steel Authority of India Ltd.	0.02	
<b>Telecom Services</b>	<b>1.03</b>	
Bharti Airtel Ltd.	1.03	
<b>Utilities - Gas, Power</b>	<b>0.98</b>	
Tata Power Co. Ltd.	0.55	
Gujarat Gas Co. Ltd.	0.27	
Indraprastha Gas Ltd.	0.16	
<b>Total</b>	<b>56.76</b>	
<b>GOVERNMENT SECURITIES</b>		
8.83% GOI 2023	2.49	
8.28% GOI 2027	1.95	
8.28% GOI 2032	1.95	
8.79% Gujarat SDL 2022	1.85	
8.83% GOI 2041	1.52	
8.27% GOI 2020	1.48	
8.30% GOI 2042	1.15	
8.97% GOI 2030	0.92	
9.20% GOI 2030	0.78	
8.33% GOI 2026	0.65	
<b>Total</b>	<b>14.74</b>	
<b>CORPORATE BONDS</b>		
Food Corporation of India	6.23	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.74	AAA
Power Finance Corporation Ltd.	2.95	AAA
Rural Electrification Corporation	2.26	AAA
LIC Housing Finance Ltd.	1.52	AAA
Tata Sons Ltd.	1.50	AAA
<b>Total</b>	<b>19.20</b>	
<b>CASH AND MONEY MARKETS*</b>	<b>9.30%</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

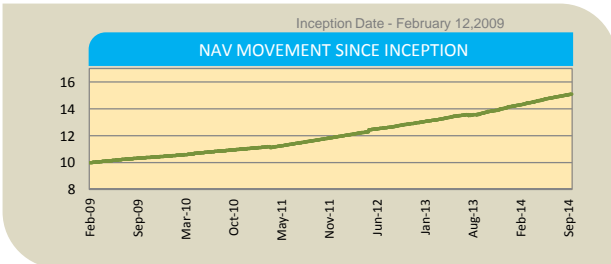
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.6%	7.8%	9.0%	9.8%
Benchmark**	7.4%	7.8%	8.9%	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 September 30, 2014

Security	Net Asset %	Rating
<b>CERTIFICATE OF DEPOSITS</b>		
Andhra Bank	46.49	A1+
Axis Bank Ltd.	14.96	A1+
ICICI Bank Ltd.	5.18	A1+
<b>COMMERCIAL PAPERS</b>		
Reliance Capital Ltd.	26.59	A1+
<b>Total</b>	<b>93.22</b>	
<b>CASH AND EQUIVALENTS*</b>		<b>6.78%</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

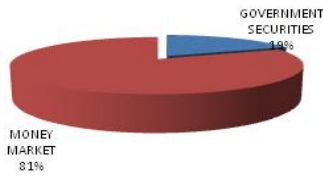
To provide returns by investing in safe funds with progressive returns.

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



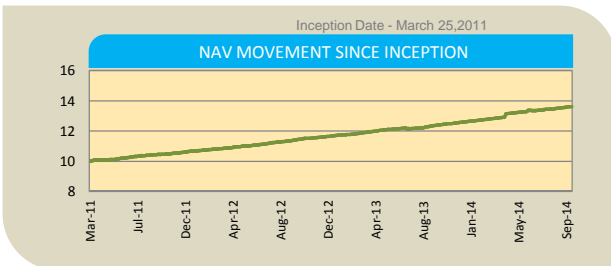
## Portfolio Return

As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	9.2%	9.2%	10.1%
Benchmark	8.8%	8.9%	9.5%

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

## NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.28% GOI 2027	18.78	
<b>Total</b>	<b>18.78</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>81.22%</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

## Disclaimer

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## Disclaimer

CAGR- Compounded Annualised Growth Rate

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