

# Aviva Group Investor

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

## Fund Performance

Group Superannuation, Gratuity and Leave Encashment

**PENSION DEBT FUND**  
**PENSION SECURE FUND**  
**PENSION BALANCED FUND**  
**PENSION GROWTH FUND**  
**PENSION CASH FUND**  
**PENSION INCOME FUND**  
**PENSION SHORT TERM DEBT FUND**

### 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-

## 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 January 31,2017:</b>	24.8556
<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	1.13%	6.73%	15.27%	10.01%	12.28%	9.26%
Benchmark**	1.20%	6.41%	13.77%	10.45%	12.08%	7.79%

\* Compound Annual Growth Rate (CAGR)

## Actual v/s 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	192.86
<b>Total</b>	<b>192.86</b>

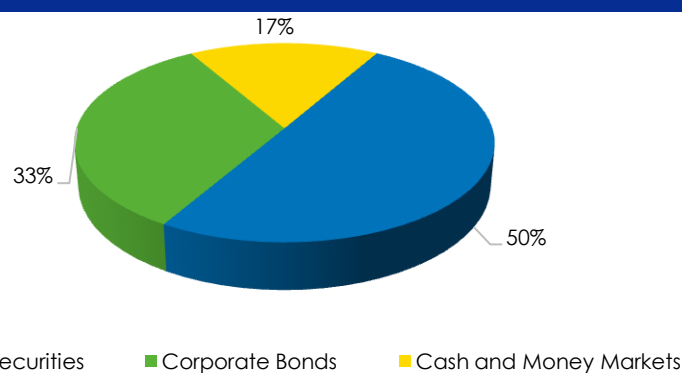
## Modified Duration#

Security Type	Duration
Fixed Income Investments	5.86

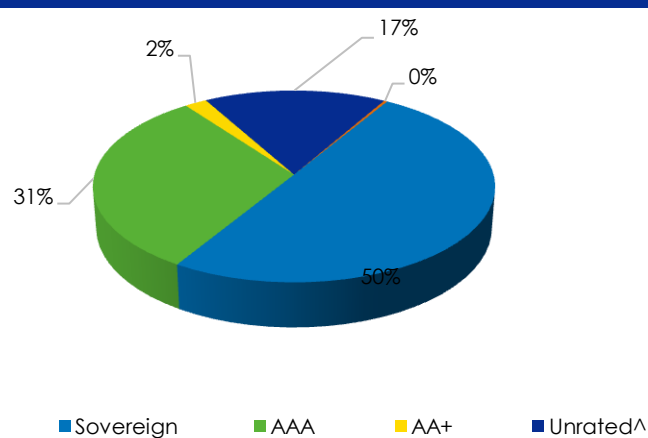
## Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

## Asset Mix



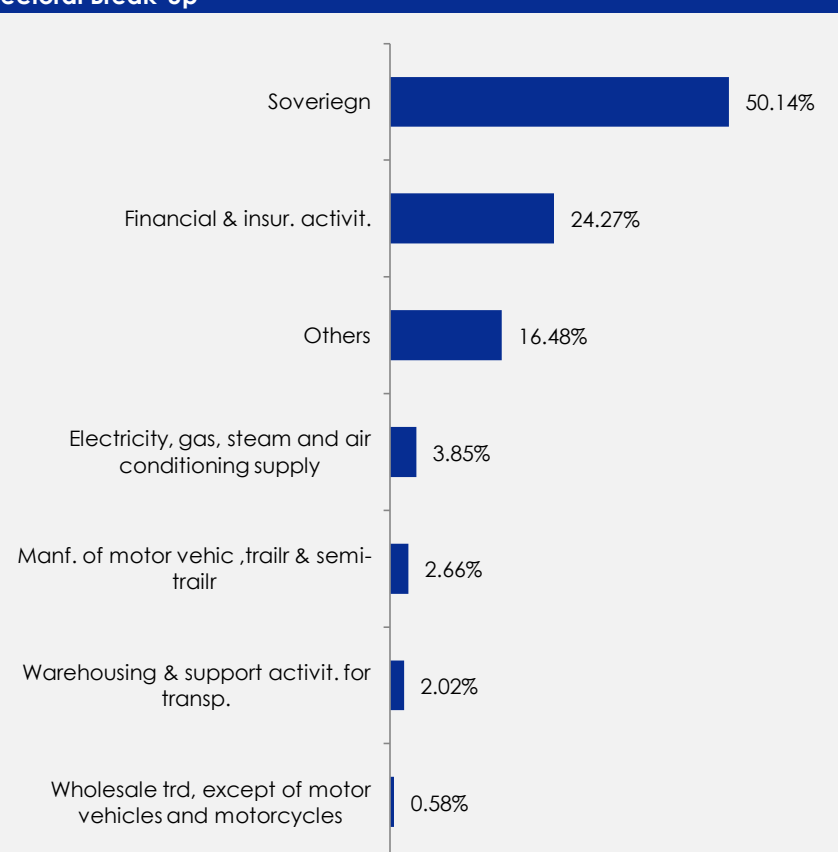
## Rating Profile



^Unrated (Equity+Cash)

## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>50.15%</b>
6.79% GOI 2029	9.72%
7.68% GOI 2023	8.80%
6.97% GOI 2026	7.11%
8.24% GOI 2033	6.04%
8.13% GOI 2045	4.87%
8.12% GOI 2020	3.29%
8.33% GOI 2036	2.08%
6.84% GOI 2022	1.72%
8.32% GOI 2032	1.52%
8.28% GOI 2027	1.43%
Others	3.57%
<b>Corporate Bonds</b>	<b>33.08%</b>
L&T Infra Debt Fund Ltd.	4.62%
Tata Sons Ltd.	4.30%
LIC Housing Finance Ltd.	3.36%
Reliance Capital Ltd.	2.81%
Mahindra & Mahindra Ltd.	2.66%
LIC Housing Finance Ltd.	2.32%
Reliance Gas Transportation Infrastructure Ltd.	2.09%
L&T Infra Debt Fund Ltd.	2.08%
Adani Ports and Special Economic Zone Ltd.	2.02%
LIC Housing Finance Ltd.	1.79%
Others	5.03%
<b>Cash and Money Markets</b>	<b>16.77%</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 is CRISIL Composite Bond Index Adjusted for fund management charges

#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 January 31,2017:</b>	25.8951
<b>Inception Date:</b>	13-Jul-05
<b>Fund Manager:</b>	Krishna sanghavi, Nifin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.73%	5.76%	15.01%	8.49%	12.83%	9.18%
Benchmark**	1.81%	5.12%	13.84%	8.39%	12.24%	8.24%

\* Compound Annual Growth Rate (CAGR)

## Actual v/s 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	8.37
Debt	36.12
<b>Total</b>	<b>44.48</b>

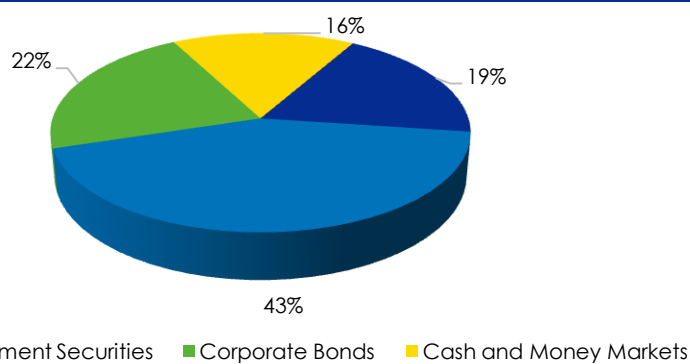
## Modified Duration#

Security Type	Duration
Fixed Income Investments	5.92

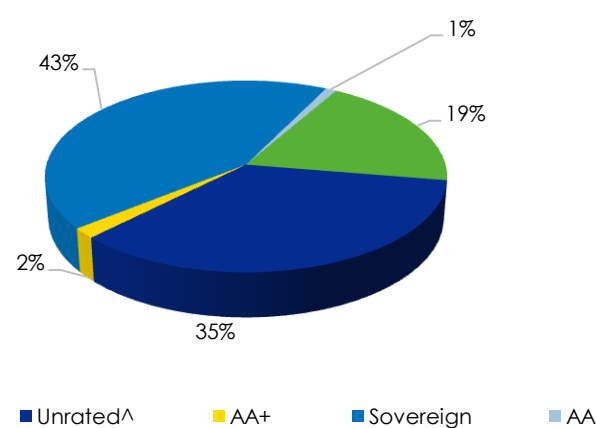
## Investment as per Regulatory Category (%)

Approved	99.41%
Other	0.59%

## Asset Mix



## Rating Profile



^Unrated (Equity+Cash)

## Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>18.80%</b>
HDFC Bank Ltd.	1.60%
ITC Ltd.	1.22%
ICICI Bank Ltd.	1.15%
Infosys Ltd.	1.03%
Reliance Industries Ltd.	1.01%
Housing Development Finance Corporation Ltd.	0.79%
Larsen & Toubro Ltd.	0.71%
State Bank of India	0.57%
Grasim Industries Ltd.	0.56%
Tata Motors Ltd.	0.51%
Others	9.65%
<b>Government Securities</b>	<b>43.08%</b>
6.79% GOI 2029	7.14%
8.13% GOI 2045	4.58%
8.4% GOI 2024	4.43%
6.97% GOI 2026	3.37%
7.68% GOI 2023	3.17%
8.12% GOI 2020	2.76%
8.2% GOI 2025	2.65%
9.2% GOI 2030	2.39%
8.24% GOI 2033	2.37%
8.28% GOI 2032	1.80%
Others	8.42%
<b>Corporate Bonds</b>	<b>21.99%</b>
L&T Infra Debt Fund Ltd.	3.61%
LIC Housing Finance Ltd.	3.16%
Reliance Capital Ltd.	2.81%
L&T Infra Debt Fund Ltd.	2.43%
LIC Housing Finance Ltd.	2.43%
Adani Ports and Special Economic Zone Ltd.	1.75%
Mahindra & Mahindra Ltd.	1.73%
LIC Housing Finance Ltd.	1.18%
Tata Sons Ltd.	1%
Tata Motors Ltd.	0.98%
Others	0.91%
<b>Cash and Money Markets</b>	<b>16.13%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</sup>

Sovereign	43.08%
Financial & insur. activit.	23.22%
Manf. of motor vehic ,trailr & semi-trailer	4.05%
Warehousing & support activit. for transp.	1.89%
Compt prgm, consult. & related activit.	1.82%
Manf. of coke & refined petrol. prod.	1.41%
Manf. of tobacco prod.	1.22%
Civil engineering	1.13%
Manuf of pharmaceuticals,mdicini chmcal & btancl pro	0.92%
Manf. of textiles	0.67%
Others	20.59%

§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 Superannuation, Gratuity and Leave Encashment  
**Pension Balanced Fund**

ULGF00210/03/2006GROUPBALAN122  
 January 2017



**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 January 31,2017:</b>	23.2436
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Krishna sanghavi, Nifin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.32%	4.78%	14.96%	6.95%	13.32%	8.80%
Benchmark**	2.39%	3.90%	13.83%	6.42%	12.32%	8.69%

\* Compound Annual Growth Rate (CAGR)

**Actual v/s 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	9.92
Debt	17.72
<b>Total</b>	<b>27.64</b>

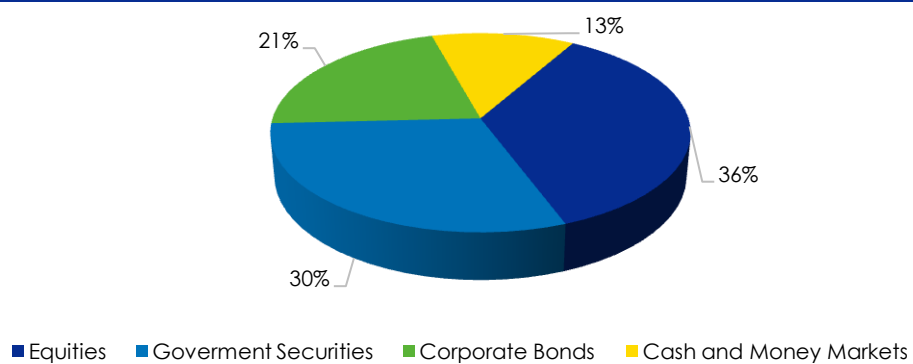
**Modified Duration#**

Security Type	Duration
Fixed Income Investments	6.02

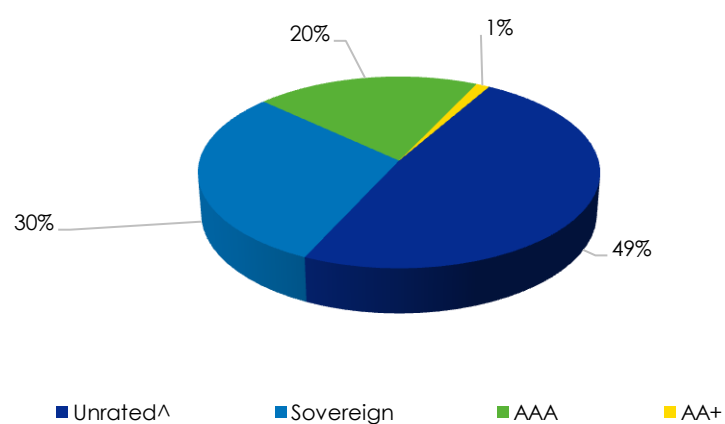
**Investment as per Regulatory Category (%)**

Approved	98.83%
Other	1.17%

**Asset Mix**



**Rating Profile**

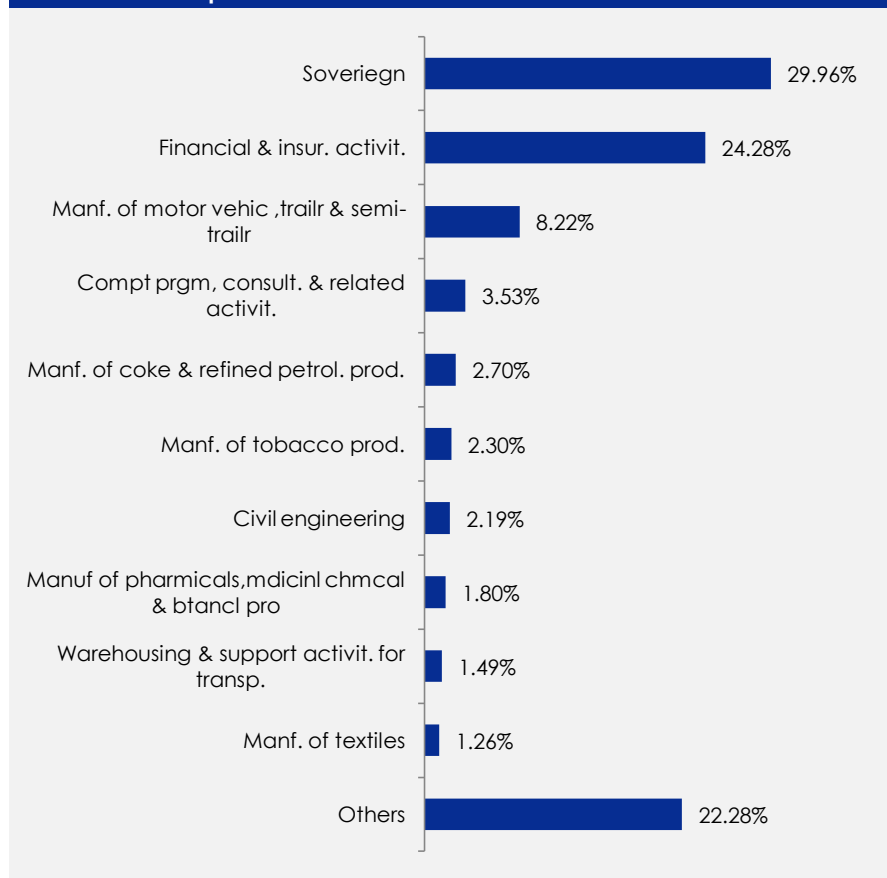


^Unrated (Equity+Cash)

**Security Name** **Net Asset (%)**

<b>Equities</b>	<b>35.91%</b>
HDFC Bank Ltd.	3.01%
ITC Ltd.	2.30%
ICICI Bank Ltd.	2.22%
Infosys Ltd.	2.02%
Reliance Industries Ltd.	1.98%
Housing Development Finance Corporation Ltd.	1.54%
Larsen & Toubro Ltd.	1.40%
State Bank of India	1.08%
Grasim Industries Ltd.	1.07%
Tata Motors Ltd.	1.01%
Others	18.28%
<b>Government Securities</b>	<b>29.97%</b>
8.4% GOI 2024	4.55%
6.79% GOI 2029	3.34%
7.68% GOI 2023	2.99%
6.84% GOI 2022	2.94%
8.13% GOI 2045	2.82%
9.2% GOI 2030	2.57%
7.06% GOI 2046	2.11%
8.12% GOI 2020	2.10%
8.24% GOI 2033	2.01%
6.97% GOI 2026	1.77%
Others	2.77%
<b>Corporate Bonds</b>	<b>21.49%</b>
Mahindra & Mahindra Ltd.	5.58%
LIC Housing Finance Ltd.	3.62%
L&T Infra Debt Fund Ltd.	2.93%
LIC Housing Finance Ltd.	1.95%
Tata Sons Ltd.	1.92%
Reliance Capital Ltd.	1.89%
Food Corporation of India	1.22%
Adani Ports and Special Economic Zone Ltd.	1.21%
Housing Development Finance Corporation Ltd.	0.78%
Tata Sons Ltd.	0.37%
Others	0.02%
<b>Cash and Money Markets</b>	<b>12.63%</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 January 31,2017:</b>	26.6495
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Krishna sanghavi, Nifin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.01%	3.52%	15.02%	5.05%	14.74%	10.16%
Benchmark**	3.06%	2.44%	13.74%	4.05%	12.33%	8.90%

\* Compound Annual Growth Rate (CAGR)

## Actual v/s 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	7.78
Debt	6.00
<b>Total</b>	<b>13.79</b>

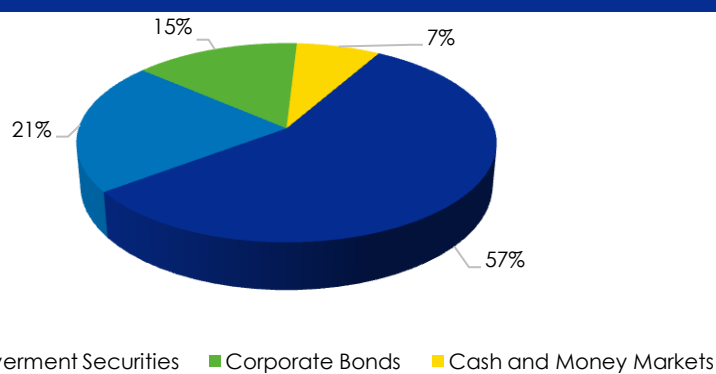
## Modified Duration#

Security Type	Duration
Fixed Income Investments	6.21

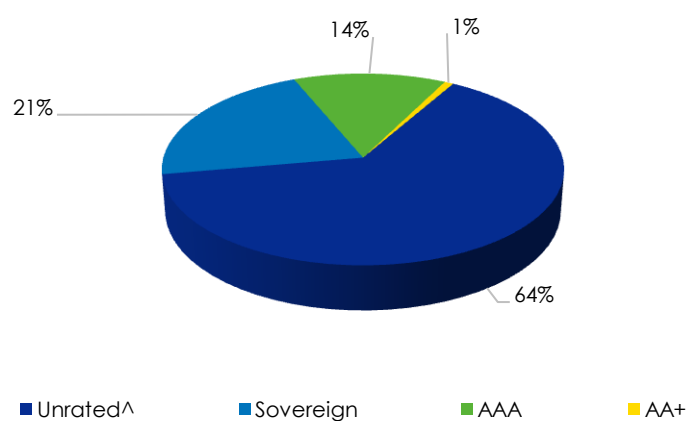
## Investment as per Regulatory Category (%)

Approved	95.72%
Other	4.28%

## Asset Mix



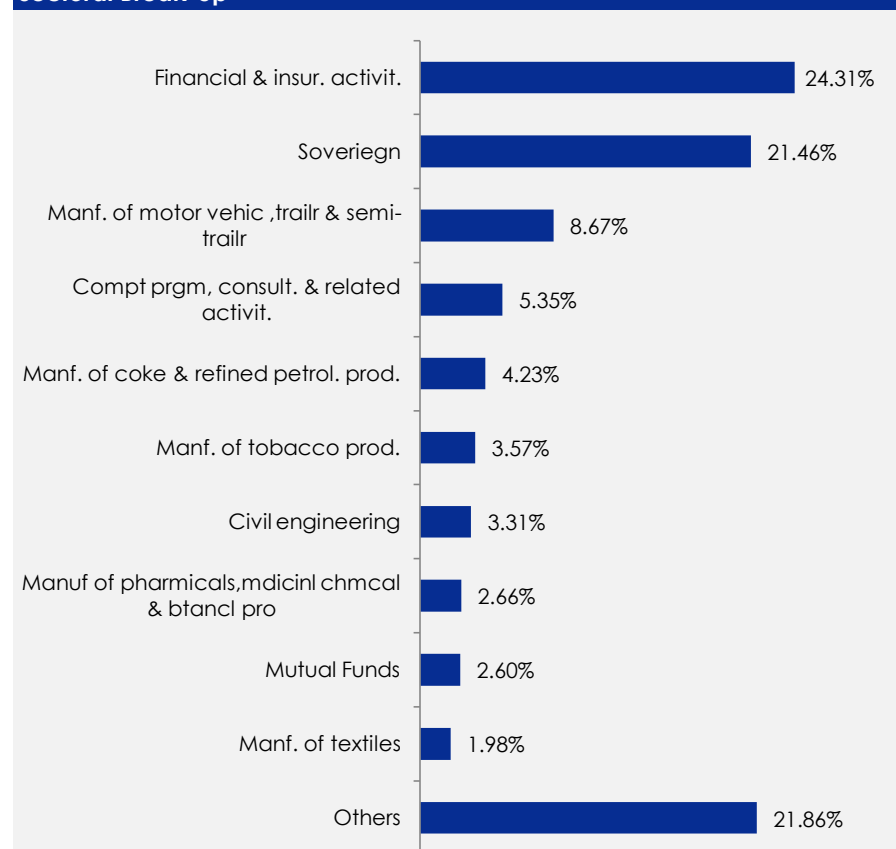
## Rating Profile



^Unrated (Equity+Cash)

## Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>56.49%</b>
HDFC Bank Ltd.	4.10%
ITC Ltd.	3.57%
ICICI Bank Ltd.	3.21%
Reliance Industries Ltd.	3.06%
Infosys Ltd.	2.98%
Kotak Mahindra Mutual Fund	2.60%
Housing Development Finance Corporation Ltd.	2.40%
Larsen & Toubro Ltd.	2.05%
Grasim Industries Ltd.	1.66%
Tata Motors Ltd.	1.44%
Others	29.42%
<b>Government Securities</b>	<b>21.47%</b>
7.68% GOI 2023	3.84%
6.84% GOI 2022	2.21%
8.28% GOI 2032	2.17%
8.24% GOI 2033	2.17%
6.79% GOI 2029	2.06%
8.79% Gujarat SDL 2022	1.96%
6.97% GOI 2026	1.58%
8.12% GOI 2020	1.46%
7.73% GOI 2034	1.24%
8.28% GOI 2027	1.04%
Others	1.74%
<b>Corporate Bonds</b>	<b>14.62%</b>
LIC Housing Finance Ltd.	5.65%
Mahindra & Mahindra Ltd.	4.66%
L&T Infra Debt Fund Ltd.	1.96%
Reliance Capital Ltd.	1.51%
Adani Ports and Special Economic Zone Ltd.	0.81%
NTPC Ltd.	0.03%
<b>Cash and Money Markets</b>	<b>7.42%</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 January 31,2017:</b>	22.8524
<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	0.50%	3.41%	7.02%	7.17%	7.71%	8.43%
Benchmark**	0.52%	3.39%	7.52%	7.75%	8.24%	7.67%

\* Compound Annual Growth Rate (CAGR)

## Actual v/s 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	2.86
<b>Total</b>	<b>2.86</b>

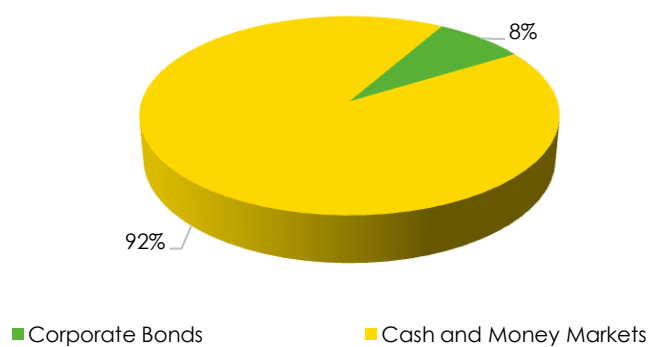
## Modified Duration#

Security Type	Duration
Fixed Income Investments	0.98

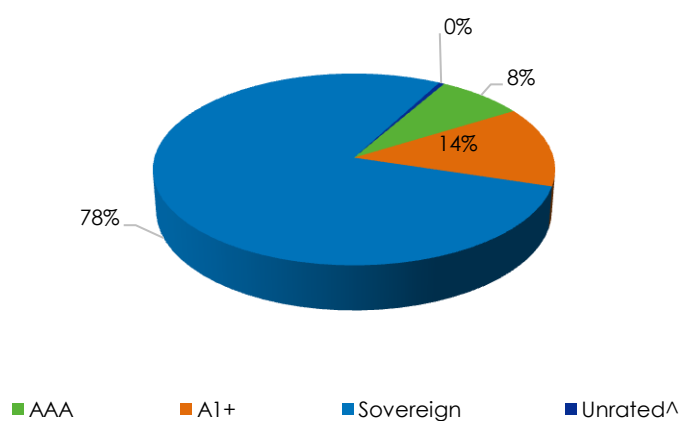
## Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

## Asset Mix



## Rating Profile

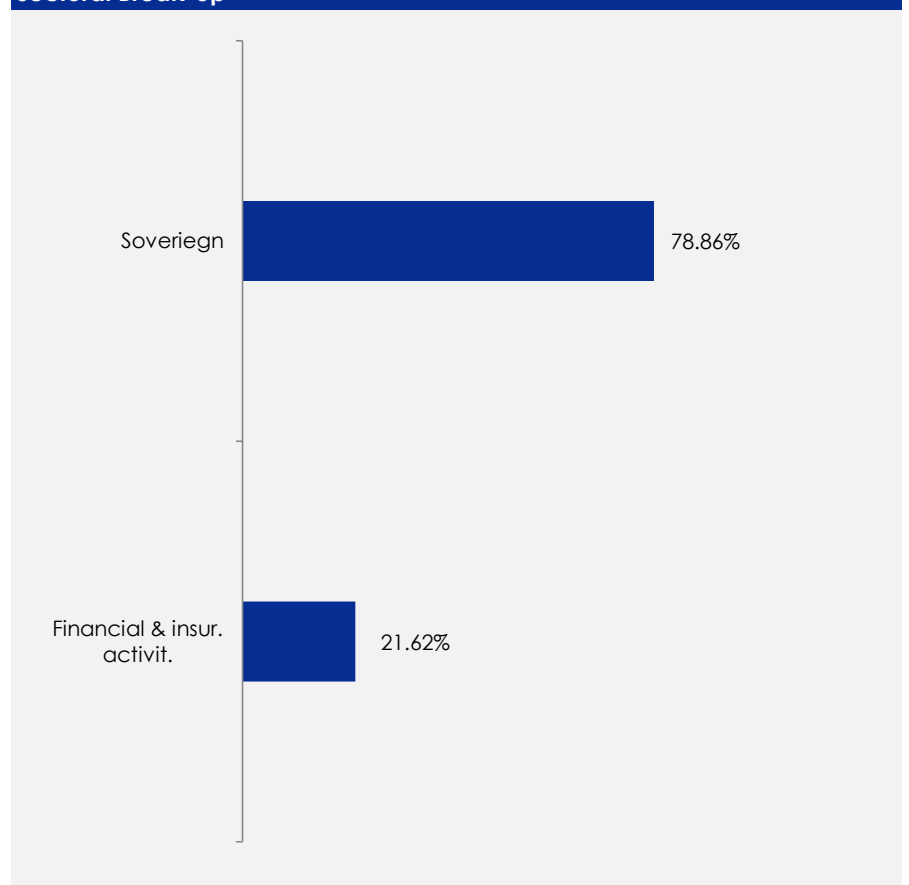


^Unrated (Equity+Cash)

## Security Name

Security Name	Net Asset (%)
<b>Corporate Bonds</b>	<b>7.95%</b>
Tata Sons Ltd.	7.95%
<b>COMMERCIAL PAPERS</b>	<b>6.71%</b>
Reliance Capital Ltd.	6.71%
<b>CERTIFICATE OF DEPOSITS</b>	<b>6.96%</b>
State Bank of Hyderabad	6.96%
<b>Cash and Money Markets</b>	<b>78.38%</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 is CRISIL Liquid Fund Index Return

#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 returns by investing in safe funds with progressive returns  
The risk profile for this fund is Medium

<b>NAV as on January 31,2017:</b>	16.5502
<b>Inception Date:</b>	25-Mar-11
<b>Fund Manager:</b>	Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.54%	3.97%	9.51%	8.09%	9.12%	8.98%
Benchmark**	0.52%	3.39%	7.52%	7.75%	8.24%	8.42%

\* Compound Annual Growth Rate (CAGR)

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max
Government Securities	0.00%	30.00%
Corporate Bonds	0.00%	100.00%
Other Approved Fixed Income Instruments	0.00%	100.00%
Money Market	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	0.01
<b>Total</b>	<b>0.01</b>

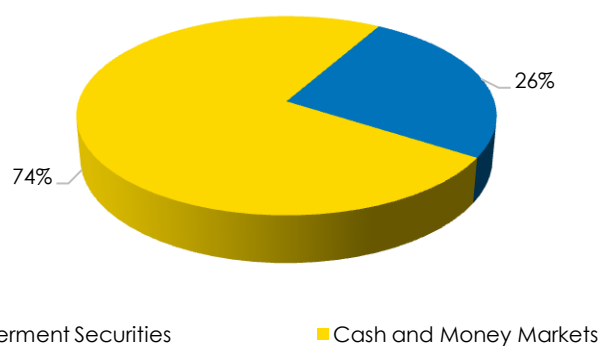
## Modified Duration#

Security Type	Duration
Fixed Income Investments	1.67

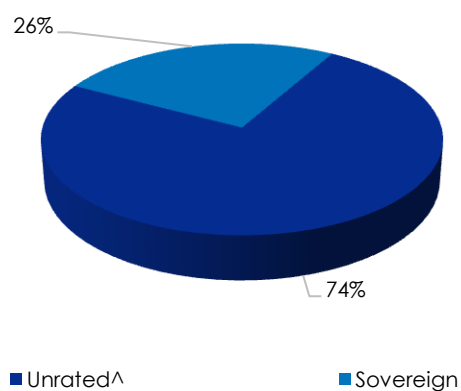
## Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

## Asset Mix



## Rating Profile

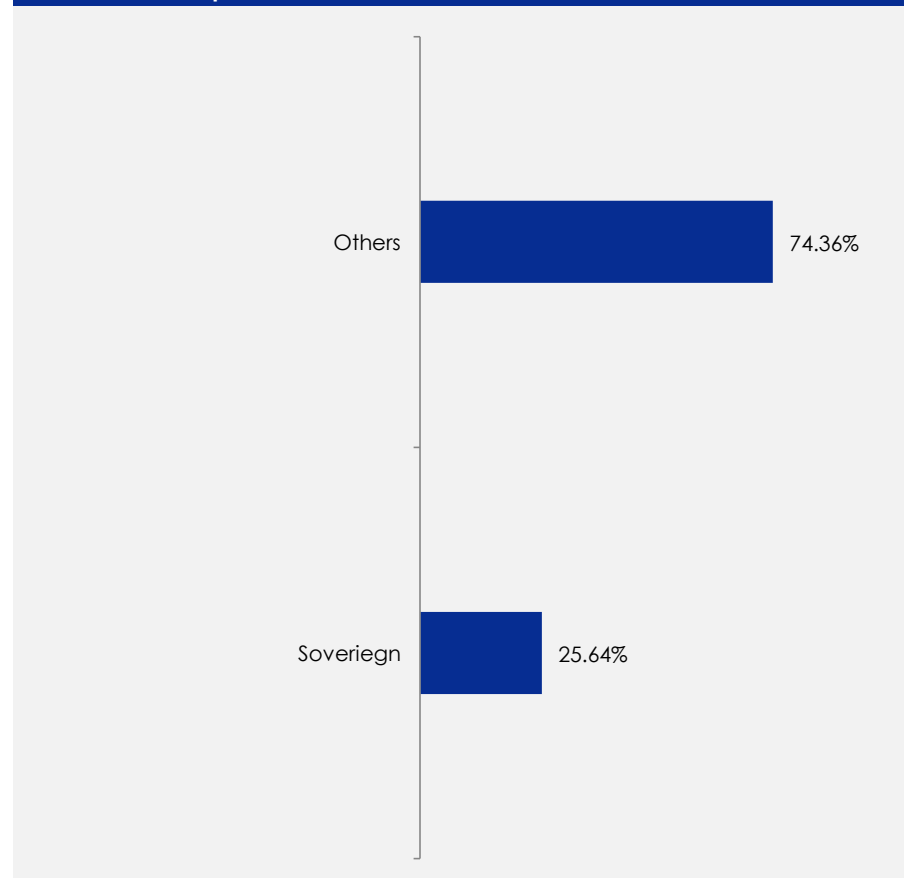


^Unrated (Equity+Cash)

## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>25.64%</b>
8.28% GOI 2027	17.49%
7.16% GOI 2023	8.15%
<b>Cash and Money Markets</b>	<b>74.36%</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 for this fund is CRISIL Liquid Fund 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 Superannuation, Gratuity and Leave Encashment  
**Pension Short Term Debt Fund**

ULGF00613/02/2009GROUPSDEBT122  
 January 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 January 31,2017:</b>	18.3195
<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	0.44%	2.77%	5.41%	8.67%	8.77%	7.89%
Benchmark**	0.52%	3.39%	7.52%	7.75%	8.24%	7.57%

\* Compound Annual Growth Rate (CAGR)

**Actual v/s 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	0.10
<b>Total</b>	<b>0.10</b>

**Modified Duration#**

Security Type	Duration
Fixed Income Investments	0.70

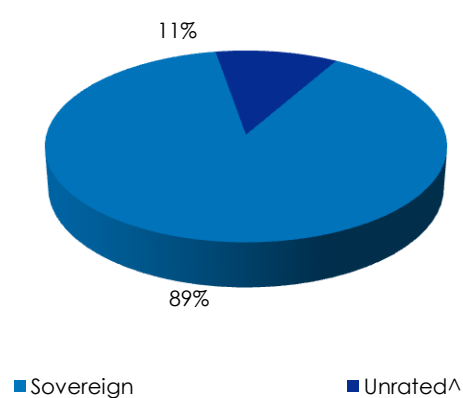
**Investment as per Regulatory Category (%)**

Approved	100.00%
Other	0.00%

**Asset Mix**



**Rating Profile**

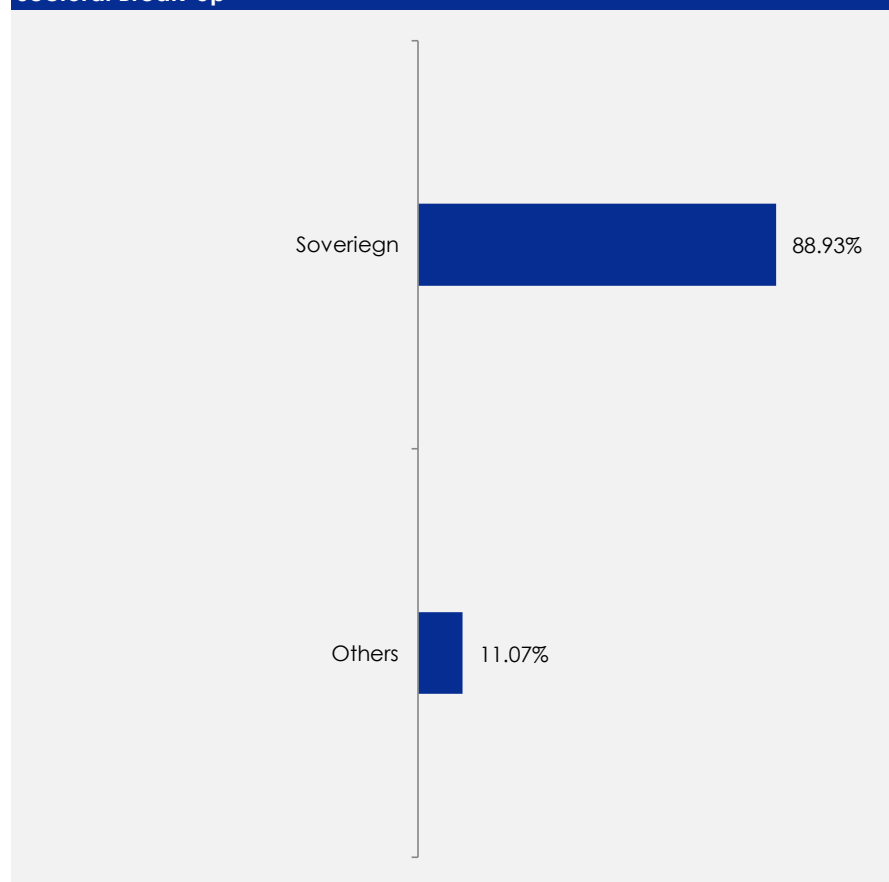


^Unrated (Equity+Cash)

**Security Name** **Net Asset (%)**

Cash and Money Markets	100%
<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 for this fund is CRIISL Liquid Fund 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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