

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, 401, 4th Floor, Block A, DLF Cyber Park, Sector -20, NH-8, Gurugram, Haryana – 122008
Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214 Registered office:2nd Floor,Prakashdeep Building, 7,Tolstoy Marg, New Delhi -110 001

Economy

Indian economy maintained the growth momentum as reflected in higher credit off-take, strong GST collections and improved auto-sales figures. The drop in global commodity prices, improvement in supply side factors have also receded outlook of sharp increase in interest rates. Globally, central bankers have upped its ante against inflation with rate hikes and rhetoric of sharper actions if inflation doesn't subside in near term. ECB also has revealed its intention of commencing of normalization of the interest rates to control the inflation.

On the contrary, likely further increase in interest rates has catalyzed the possibility of recession as higher interest rates are seen impacting adversely consumption demand in developed economies. This has aided the meaningful sustained drop in prices of the commodity, while petroleum products have yet to reflect this reality to large extent.

As the prospect of higher twin deficit of Current and Trade account as well as persistent higher inflation, FPIs were seen selling of more than \$6bn in equities in June 2022, taking the total to \$28bn outflows from the start of the year. Continues FPI outflows have put pressure on currency with INR dropping to fresh low of Rs79/dollar. However Indian currency has relatively fared well with only 5.9% (CYTD) depreciation against USD, while other currencies have witnessed much larger depreciation. RBI has intervened to reduce volatility which can be seen in drop in foreign exchange reserves to \$593bn from the highs of \$640bn.

In its monetary policy meeting on 8th June, MPC members voted unanimously to hike repo-rate by 0.50% to 4.90% as well as members have also voted to change stance of the policy to withdrawal of accommodation.

On other hand government hiked export duty on petroleum products and levied cess to improve supply situation in local market, it is expected that the higher duty will fetch government closer to Rs.0.4tn if sustained for rest of the year. Such measures will improving fiscal position of the government and also make space for excise duty cuts to fight inflation and reduce burden on consumers.

Fixed Income Outlook and Strategy

Interest rates have inched up during the month, while close flat month on month basis. Banks have increased both lending and deposit rate in line with the increase of policy rates. Lack of issuance of quality corporate bonds has kept the spreads stable at lower levels.

It is expected that interest rates will be stable in a narrow range though it will be driven by the inflationary outlook, which is currently stabilizing.

We have increased the duration in response to drop in commodity prices and reduced the gap with benchmark. Further, we have added high quality corporate bonds while taking advantage of slight widening in the spreads.

Equity: Strategy

In line with our expectations of a recovery in discretionary demand, pick up in real estate and capex cycle, portfolios have been suitably aligned to reflect the key themes, as identified above. Banking sector credit growth has seen gradually pickup driven by corporate sector, suggesting early signs of capex and higher utilization of working capital limits. Supply chain normalization and fall in commodity prices can benefit sectors such as Autos, which have strong demand tailwind. While rural economy has been languishing for the past one year, there are initial signs of a strong recovery.

Broad based valuations have become a lot more palatable after the correction, providing attractive entry points. Despite some uncertainty, profitability of the Nifty-50 index is still estimated to grow in mid-teens over the next two years. Even as commodity prices have now started easing, businesses continue to demonstrate pricing power with continued price hikes regularly. Excessive market volatility and/or any unexpected adverse impact on the funds is cushioned by having a judiciously balanced portfolio with a mix of defensives (having strong earnings tailwinds), steady growth plays and cyclical.

Equity Outlook

Indian as well as global equity indices have softened during the month, amid concerns of growth slowdown led by monetary tightening due to persistently elevated inflation. Amidst interest rate hikes by major global Central Banks, there was a sustained drop in commodity prices during the month. To tame Inflation, RBI has also increased the policy rates cumulatively by 90 bps in last two months.

The Central Banks are taking the right steps in tightening liquidity and raising rates to combat inflation. We are already witnessing softening in prices of commodities, which would be beneficial for India, having favorable demand tailwinds. Indian economy is in a relatively stronger footing given the following positives –

- De-leveraged corporate balance sheet
- Robust Banking sector
- Lean household leverage and healthy savings rate
- Better fiscal health with scope for improvement
- Strong foreign exchange reserves
- Better management of inflationary pressures through supply side and other measures (Excise duty cuts etc)

Markets have been volatile in the past few weeks over concerns that the faster than expected tightening is expected to impact growth. Despite this, we expect the following themes to play out over the medium term led by the above mentioned favorable factors for the Indian economy -

1. Convergence of public, private capex and real estate up-cycles -
 - a. Despite recent inflationary and fiscal pressures, the Government has enough levers to push infra and capex spends, especially in sectors such as defense.
 - b. After almost a decade of muted demand, time correction in prices and rising income levels has improved affordability along with competitive financing rates. Further, robust regulatory regime and sector consolidation in favor of strong organized players, with better execution capabilities and lesser delays
 - c. Pickup in the real estate cycle and public capex, leads to strong consumption growth as well. This would drive up utilization levels and drive up private sector capex

Typically, such convergence in the past has led to strong multi-year economic growth.

2. Momentum in discretionary consumption – The demand tailwinds can be witnessed in many high frequency indicators such strong GST collections, increase in personal credit growth etc
3. Normalization of supply chain disruptions

Indian economy is also undergoing some strong structural changes which lay the roadmap for a more sustainable long term growth

1. Improving formalization, digitization & financial inclusion
2. Focus on efforts to establish India as a credible global supply chain alternative coupled with improving infrastructure efficiency, driving exports as well through the PLI schemes
3. Government ceding its monopolies & stepping up privatization to attract private & foreign capital
4. Financial and fiscal stability
5. Thriving entrepreneurship which is visible in the large investments by venture capitalists driving innovations and employment

The risks to growth are more external than domestic. These risks emanate from high input cost inflation, random supply disruptions and coordinated tightening cycle and the associated capital outflow. In the near term, markets can remain volatile on the back of these risks. That said, commodity prices have started easing, indicating that Inflation could be easing. Moreover, India's multi-year structural growth drivers discussed above and the corporate profitability keeps us constructive on Indian equities over the long term.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	6	NA	19
Nitin Garg	NA	6	19
Gurpreet Arora	4	NA	NA

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

NAV as on June 30,2022:	31.9083
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.31%	-1.20%	1.69%	3.14%	5.19%	7.74%
Benchmark**	0.32%	-1.51%	1.01%	2.94%	6.23%	7.28%

* 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	Nil
Debt	222.26
Total	222.26

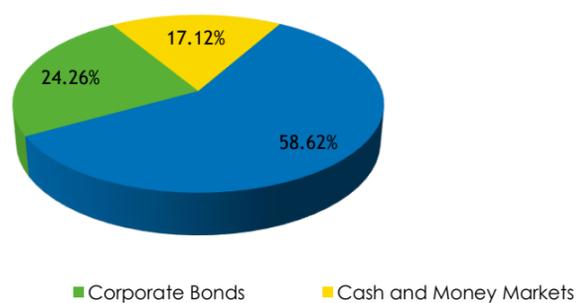
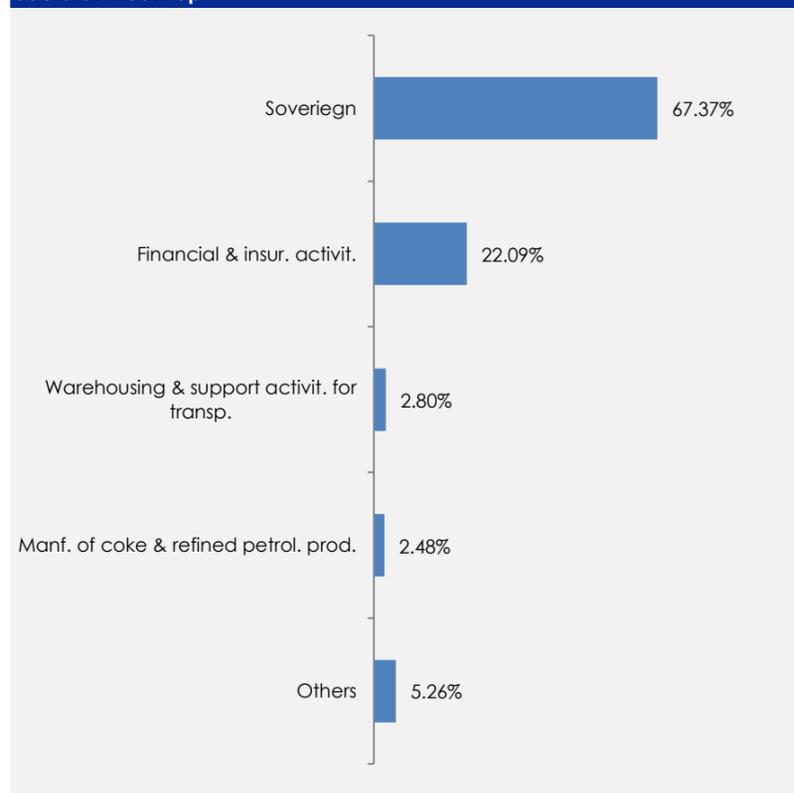
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.02

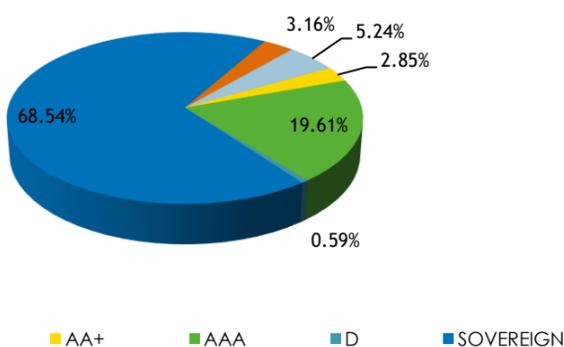
Security Name

Security Name	Net Asset (%)
Government Securities	58.62%
07.54% GOI 2024	13.30%
6.79% GOI 2027	9.08%
05.63% GOI 2026	5.51%
7.17% GOI 2028	4.42%
05.22% GOI 2025	3.79%
05.15% GOI 2025	3.78%
06.54 GOI 2032	3.74%
04.56% GOI 2023	3.65%
07.38% Madhya Pradesh SDL 2026	2.46%
07.62% Madhya Pradesh SDL 2026	2.29%
Others	6.60%
Corporate Bonds	24.26%
Indiabulls Housing Finance Ltd.	4.39%
NABARD	3.58%
Indian Railway Finance Corporation Ltd.	3.48%
Adani Ports and Special Economic Zone Ltd.	2.80%
Reliance Industries Ltd.	2.48%
Indian Railway Finance Corporation Ltd.	2.00%
NABARD	1.30%
NABARD	1.17%
Indian Railway Finance Corporation Ltd.	0.89%
NABARD	0.83%
Others	1.34%
Cash and Money Markets	17.12%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

Sectoral Break-Up[§]

Rating Profile



§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

NAV as on June 30,2022:	35.6613
Inception Date:	13-Jul-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.60%	-2.79%	2.58%	7.76%	6.68%	8.19%
Benchmark**	-0.61%	-2.76%	1.11%	6.64%	7.34%	8.01%

* 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.

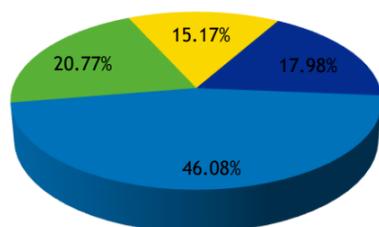
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.27
Debt	37.70
Total	45.97

Modified Duration[#]

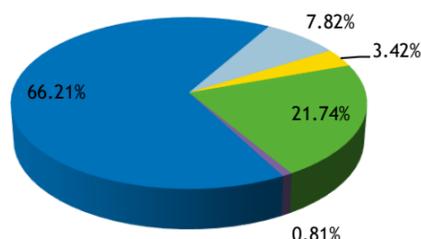
Security Type	Duration
Fixed Income Investments	4.15

Asset Mix



■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.98%
Reliance Industries Ltd.	1.85%
HDFC Bank Ltd.	1.55%
ICICI Bank Ltd.	1.54%
Infosys Ltd.	1.49%
State Bank of India	0.79%
Axis Bank Ltd.	0.71%
Larsen & Toubro Ltd.	0.64%
Housing Development Finance Corporation Ltd.	0.63%
Maruti Suzuki India Ltd.	0.47%
Mahindra & Mahindra Ltd.	0.47%
Others	7.84%
Government Securities	46.08%
07.54% GOI 2024	10.88%
6.79% GOI 2027	7.51%
05.63% GOI 2026	4.49%
7.17% GOI 2028	3.85%
05.22% GOI 2025	3.14%
05.15% GOI 2025	3.10%
06.54 GOI 2032	3.08%
07.84% Tamil Nadu SDL 2026	1.94%
07.38% Madhya Pradesh SDL 2026	1.93%
07.62% Madhya Pradesh SDL 2026	1.86%
Others	4.30%
Corporate Bonds	20.77%
Indiabulls Housing Finance Ltd.	5.25%
NABARD	2.96%
Adani Ports and Special Economic Zone Ltd.	2.76%
Indian Railway Finance Corporation Ltd.	2.46%
Indian Railway Finance Corporation Ltd.	2.10%
NABARD	1.08%
Piramal Capital & Housing Finance Ltd.	1.05%
NABARD	1.01%
NABARD	0.80%
Indian Railway Finance Corporation Ltd.	0.65%
Others	0.65%
Cash and Money Markets	15.17%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

Sovereign	53.34%
Financial & insur. activit.	24.44%
Warehousing & support activit. for transp.	2.76%
Compt prgm, consult. & related activit.	2.28%
Manf. of coke & refined petrol. prod.	1.98%
Manf. of motor vehic ,trailr & semi-trailr	1.36%
Manf. of chemic.s & chemic. prod.	1.05%
Manuf of pharmaceuticals,mdicinal chmcal & btancl pro	0.79%
Civil engineering	0.64%
Manf. of other non-metallic mineral prod.	0.39%
Others	10.97%

§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

NAV as on June 30,2022:	34.1179
Inception Date:	10-Mar-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.57%	-4.81%	2.05%	10.82%	6.93%	8.32%
Benchmark**	-1.49%	-3.99%	1.12%	10.16%	8.23%	8.67%

* 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.

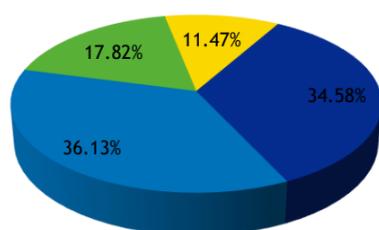
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.98
Debt	9.42
Total	14.40

Modified Duration[#]

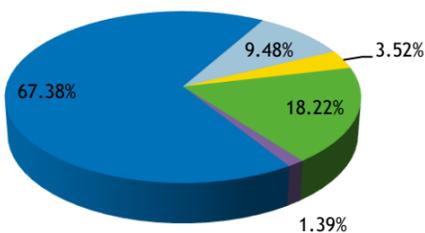
Security Type	Duration
Fixed Income Investments	4.16

Asset Mix



■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



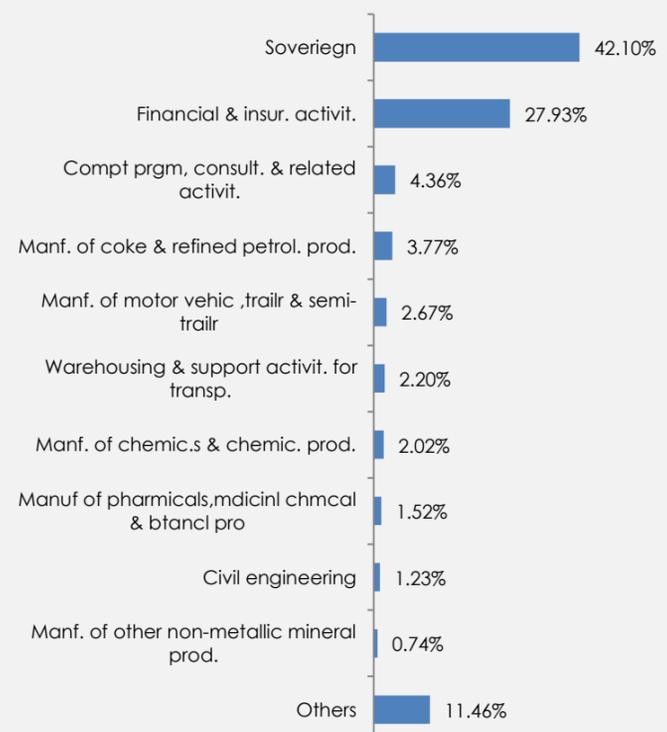
■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	34.58%
Reliance Industries Ltd.	3.51%
HDFC Bank Ltd.	2.95%
ICICI Bank Ltd.	2.90%
Infosys Ltd.	2.86%
State Bank of India	1.49%
Axis Bank Ltd.	1.39%
Larsen & Toubro Ltd.	1.23%
Housing Development Finance Corporation Ltd.	1.20%
Maruti Suzuki India Ltd.	0.91%
Mahindra & Mahindra Ltd.	0.90%
Others	15.24%
Government Securities	36.13%
07.54% GOI 2024	8.60%
6.79% GOI 2027	6.07%
05.63% GOI 2026	3.57%
7.17% GOI 2028	2.83%
05.22% GOI 2025	2.52%
05.15% GOI 2025	2.49%
06.54 GOI 2032	2.48%
07.38% Madhya Pradesh SDL 2026	1.66%
07.96% Maharashtra SDL 2026	1.49%
07.62% Madhya Pradesh SDL 2026	1.47%
Others	2.95%
Corporate Bonds	17.82%
Indiabulls Housing Finance Ltd.	5.59%
Indian Railway Finance Corporation Ltd.	2.62%
Adani Ports and Special Economic Zone Ltd.	2.20%
NABARD	2.18%
NABARD	1.38%
Reliance Capital Ltd.	0.87%
Indian Railway Finance Corporation Ltd.	0.69%
Indian Railway Finance Corporation Ltd.	0.67%
NABARD	0.64%
NABARD	0.64%
Others	0.34%
Cash and Money Markets	11.47%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

§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

NAV as on June 30,2022:	42.9373
Inception Date:	10-Mar-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.40%	-5.76%	2.46%	15.97%	8.90%	9.84%
Benchmark**	-2.53%	-5.49%	1.02%	14.33%	9.08%	9.20%

* 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.

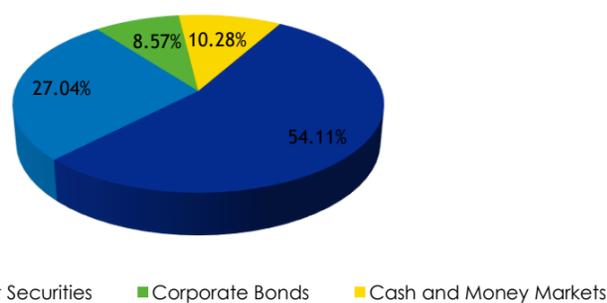
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.63
Debt	9.85
Total	21.47

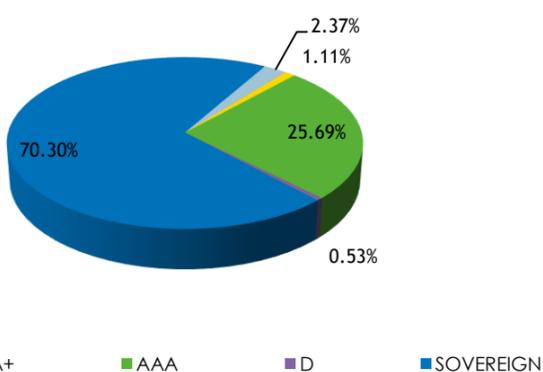
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.01

Asset Mix



Rating Profile

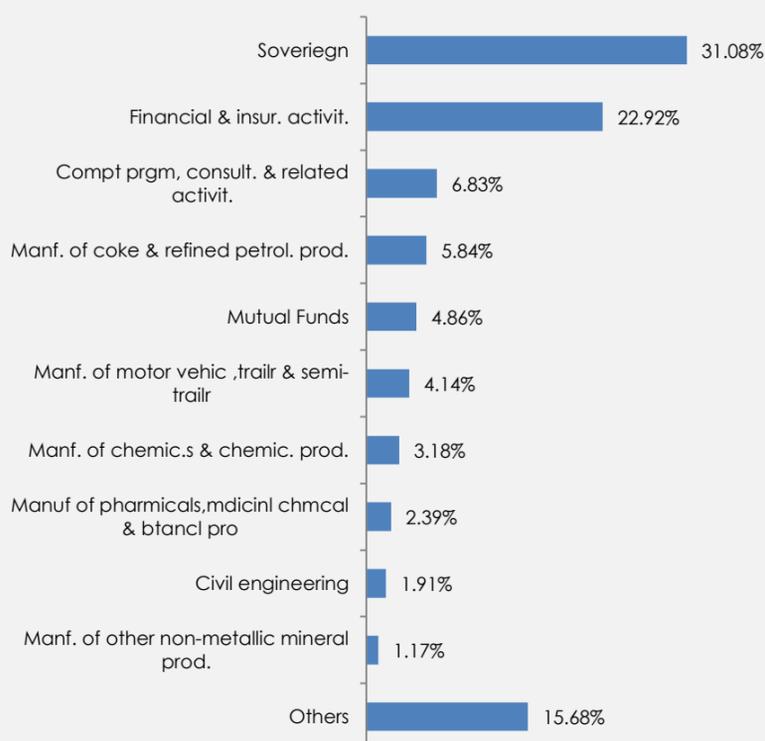


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	54.11%
Reliance Industries Ltd.	5.44%
Infosys Ltd.	4.54%
ICICI Bank Ltd.	3.54%
HDFC Bank Ltd.	3.30%
Kotak Mahindra Mutual Fund	2.95%
Larsen & Toubro Ltd.	1.91%
Nippon India Mutual Fund	1.91%
Housing Development Finance Corporation Ltd.	1.88%
State Bank of India	1.68%
Axis Bank Ltd.	1.51%
Others	25.45%
Government Securities	27.04%
07.54% GOI 2024	5.94%
6.79% GOI 2027	4.16%
05.63% GOI 2026	2.44%
7.17% GOI 2028	2.04%
07.38% Madhya Pradesh SDL 2026	1.95%
05.22% GOI 2025	1.78%
06.54 GOI 2032	1.71%
05.15% GOI 2025	1.71%
07.84% Tamil Nadu SDL 2026	1.51%
07.96% Maharashtra SDL 2026	1.04%
Others	2.76%
Corporate Bonds	8.57%
Indian Railway Finance Corporation Ltd.	1.76%
NABARD	1.46%
Indiabulls Housing Finance Ltd.	0.94%
NABARD	0.93%
Indian Railway Finance Corporation Ltd.	0.90%
NABARD	0.86%
Adani Ports and Special Economic Zone Ltd.	0.49%
Indian Railway Finance Corporation Ltd.	0.46%
NABARD	0.43%
Reliance Capital Ltd.	0.23%
Others	0.11%
Cash and Money Markets	10.28%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

§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

NAV as on June 30,2022:	28.8092
Inception Date:	31-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.26%	1.52%	2.93%	3.09%	3.61%	7.06%
Benchmark**	0.40%	2.01%	3.85%	3.78%	4.45%	7.01%

* 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.

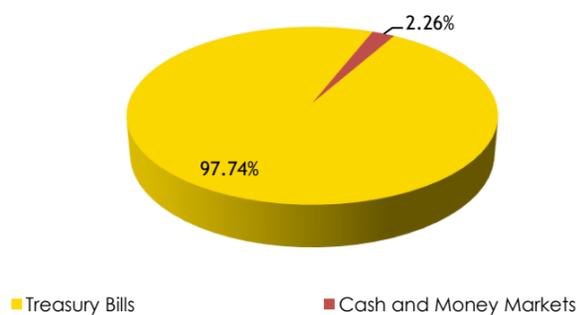
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	6.48
Total	6.48

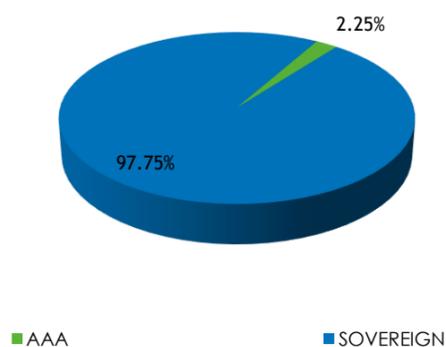
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.20

Asset Mix



Rating Profile

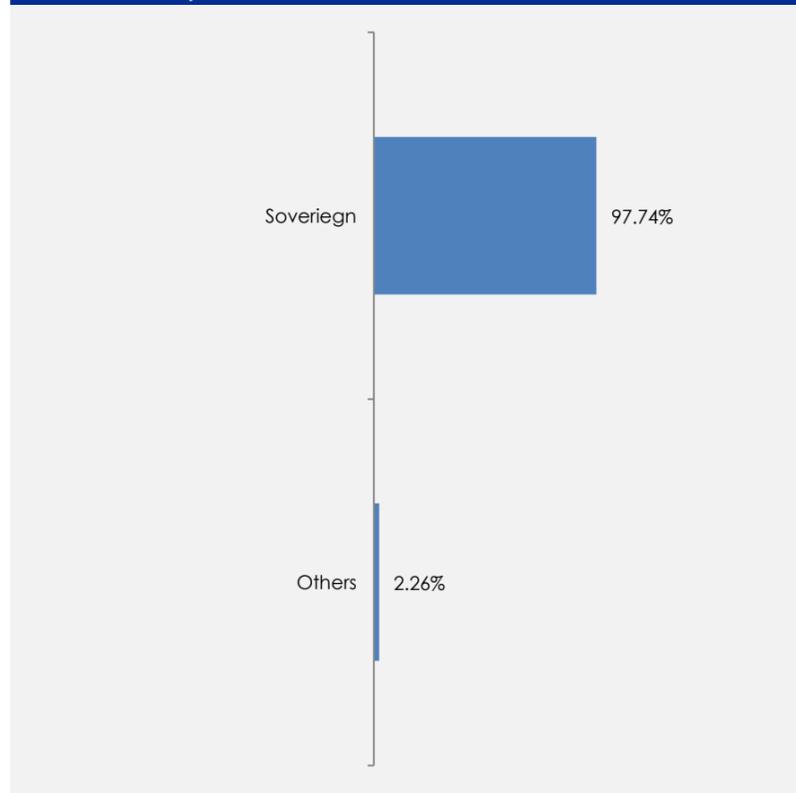


Security Name

Net Asset (%)

Cash and Money Markets	100.00%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§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.

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

ULGF00613/02/2009GROUPSDEBT122
 June 2022



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

NAV as on June 30,2022:	23.0383
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.25%	1.44%	2.73%	2.79%	3.41%	6.43%
Benchmark**	0.40%	2.01%	3.85%	3.78%	4.45%	6.80%

* 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	Nil
Debt	0.29
Total	0.29

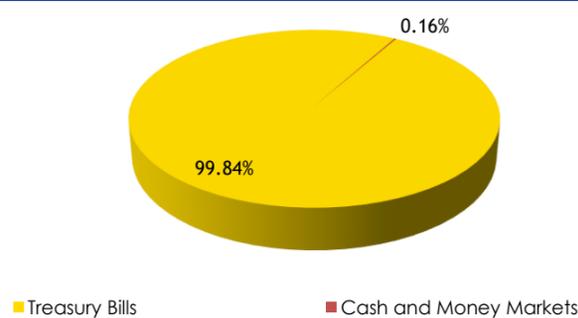
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.19

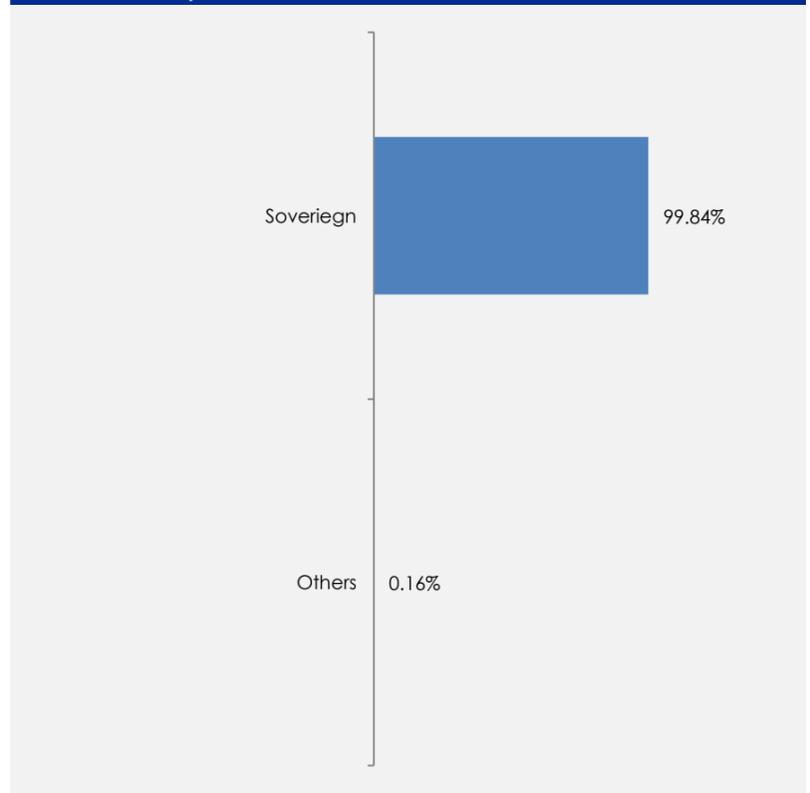
Security Name

Security Name	Net Asset (%)
Cash and Money Markets	100.00%
Portfolio Total	100.00%

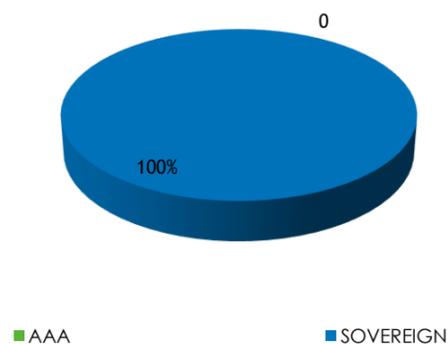
Asset Mix



Sectoral Break-Up[§]



Rating Profile



§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.

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	6.60%
07.96% Maharashtra SDL 2026	2.23%
07.37% Tamil Nadu SDL 2026	2.18%
07.84% Tamil Nadu SDL 2026	1.37%
06.99% GOI 2051	0.82%
Corporate Bonds	1.34%
Piramal Capital & Housing Finance Ltd.	0.76%
Reliance Capital Ltd.	0.58%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.84%
Sun Pharmaceuticals Industries Ltd.	0.40%
Ultratech Cement Ltd.	0.39%
Hindustan Unilever Ltd.	0.38%
ITC Ltd.	0.34%
Tata Consultancy Services Ltd.	0.31%
SBI Life Insurance Company Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.29%
Tata Motors Ltd.	0.27%
Asian Paints Ltd.	0.27%
NTPC Ltd.	0.24%
Tech Mahindra Ltd.	0.24%
Bajaj Finance Ltd.	0.24%
HCL Technologies Ltd.	0.24%
PI Industries Ltd.	0.23%
Bharti Airtel Ltd.	0.23%
United Spirits Ltd.	0.22%
Dr Reddys Laboratories Ltd.	0.22%
Titan Company Ltd.	0.21%
Bajaj Finance Ltd.	0.20%
Bharat Electronics Ltd.	0.18%
Page Industries Ltd.	0.17%
Bata India Ltd.	0.17%
Navin Fluorine International Ltd.	0.17%
Brigade Enterprises Ltd.	0.16%
Eicher Motors Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
Tata Steel Ltd.	0.13%
Ashok Leyland Ltd	0.13%
Bharat Petroleum Corporation Ltd.	0.13%
Britannia Industries Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Jubilant Foodworks Ltd	0.12%
Grasim Industries Ltd.	0.10%
IndusInd Bank Ltd.	0.10%
Endurance Technologies Ltd.	0.09%
Voltas Ltd.	0.08%
HDFC Life Insurance Co. Ltd.	0.08%
PVR Ltd.	0.06%
Avenue Supermarts Ltd.	0.06%
Bajaj Auto Ltd.	0.05%
Larsen & Toubro Infotech Ltd.	0.04%
Cipla Ltd.	0.03%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	4.30%
07.96% Maharashtra SDL 2026	1.84%
07.37% Tamil Nadu SDL 2026	1.80%
06.99% GOI 2051	0.66%
Corporate Bonds	0.65%
Reliance Capital Ltd.	0.65%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.24%
Sun Pharmaceuticals Industries Ltd.	0.77%
Hindustan Unilever Ltd.	0.74%
Ultratech Cement Ltd.	0.74%
ITC Ltd.	0.66%
SBI Life Insurance Company Ltd.	0.59%
Tata Consultancy Services Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.56%
Tata Motors Ltd.	0.55%
Asian Paints Ltd.	0.51%
Bajaj Finance Ltd.	0.48%
Bharti Airtel Ltd.	0.47%
HCL Technologies Ltd.	0.46%
NTPC Ltd.	0.45%
Tech Mahindra Ltd.	0.45%
PI Industries Ltd.	0.44%
Dr Reddys Laboratories Ltd.	0.42%
United Spirits Ltd.	0.42%
Bajaj Finance Ltd.	0.39%
Titan Company Ltd.	0.38%
Bharat Electronics Ltd.	0.34%
Navin Fluorine International Ltd.	0.33%
Page Industries Ltd.	0.33%
Bata India Ltd.	0.32%
Brigade Enterprises Ltd.	0.31%
Eicher Motors Ltd.	0.31%
Britannia Industries Ltd.	0.27%
Divis Laboratories Ltd.	0.27%
Ashok Leyland Ltd	0.26%
Bharat Petroleum Corporation Ltd.	0.26%
Hindalco Industries Ltd.	0.26%
Jubilant Foodworks Ltd	0.24%
Tata Steel Ltd.	0.24%
IndusInd Bank Ltd.	0.20%
Grasim Industries Ltd.	0.19%
Endurance Technologies Ltd.	0.18%
HDFC Life Insurance Co. Ltd.	0.16%
Voltas Ltd.	0.15%
Avenue Supermarts Ltd.	0.13%
PVR Ltd.	0.13%
Bajaj Auto Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.09%
Cipla Ltd.	0.06%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	2.95%
07.37% Tamil Nadu SDL 2026	1.46%
07.84% Tamil Nadu SDL 2026	0.92%
06.99% GOI 2051	0.57%
Corporate Bonds	0.34%
Piramal Capital & Housing Finance Ltd.	0.34%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	25.45%
Maruti Suzuki India Ltd.	1.46%
Mahindra & Mahindra Ltd.	1.43%
Sun Pharmaceuticals Industries Ltd.	1.20%
Ultratech Cement Ltd.	1.17%
Hindustan Unilever Ltd.	1.16%
Tata Consultancy Services Ltd.	0.93%
Tata Motors Ltd.	0.85%
ITC Ltd.	0.82%
Asian Paints Ltd.	0.80%
SBI Life Insurance Company Ltd.	0.76%
Bajaj Finance Ltd.	0.75%
NTPC Ltd.	0.74%
Tech Mahindra Ltd.	0.72%
Bharti Airtel Ltd.	0.70%
PI Industries Ltd.	0.70%
United Spirits Ltd.	0.69%
Dr Reddys Laboratories Ltd.	0.67%
HCL Technologies Ltd.	0.64%
Titan Company Ltd.	0.64%
Bajaj Finance Ltd.	0.62%
Bharat Electronics Ltd.	0.54%
Navin Fluorine International Ltd.	0.52%
Bata India Ltd.	0.51%
Page Industries Ltd.	0.51%
Brigade Enterprises Ltd.	0.49%
Eicher Motors Ltd.	0.46%
Divis Laboratories Ltd.	0.42%
Hindalco Industries Ltd.	0.41%
Ashok Leyland Ltd	0.40%
Bharat Petroleum Corporation Ltd.	0.40%
Britannia Industries Ltd.	0.40%
Tata Steel Ltd.	0.38%
Jubilant Foodworks Ltd	0.37%
Grasim Industries Ltd.	0.30%
IndusInd Bank Ltd.	0.29%
Endurance Technologies Ltd.	0.28%
Kotak Mahindra Bank Ltd.	0.26%
HDFC Life Insurance Co. Ltd.	0.25%
Voltas Ltd.	0.24%
PVR Ltd.	0.20%
Bajaj Auto Ltd.	0.14%
Larsen & Toubro Infotech Ltd.	0.13%
Cipla Ltd.	0.10%
Government Securities	2.76%
07.62% Madhya Pradesh SDL 2026	1.03%
07.37% Tamil Nadu SDL 2026	1.02%
06.99% GOI 2051	0.43%
07.70% Maharashtra SDL 2032	0.28%
Corporate Bonds	0.11%
Piramal Capital & Housing Finance Ltd.	0.11%

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 / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

CIN: U66010DL2000PLC107880
customerservices@avivaindia.com

Advt. No. AN July 1/22 IRDAI Registration Number: 122



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

Aviva Life Insurance Company India Limited
401, 4th Floor, Block A, DLF Cyber Park, Sector -20, NH-8, Gurugram,
Haryana – 122008
Tel: +91(0) 124 270 9000-01, Fax: +91(0) 124 257 1214

www.avivaindia.com

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