

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

Aviva

Group Investor



**Disclaimer/Disclosure**

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Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214 Registered office:2nd Floor,Prakashdeep Building, 7,Tolstoy Marg, New Delhi -110 001

## 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 August 31, 2017:</b>	25.7437
<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	0.20%	5.79%	8.91%	10.47%	11.06%	9.11%
Benchmark**	0.57%	5.73%	9.31%	10.51%	11.01%	7.75%

\* 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.

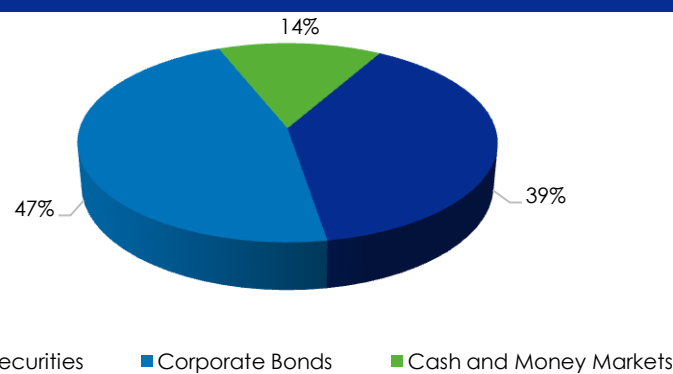
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	232.81
<b>Total</b>	<b>232.81</b>

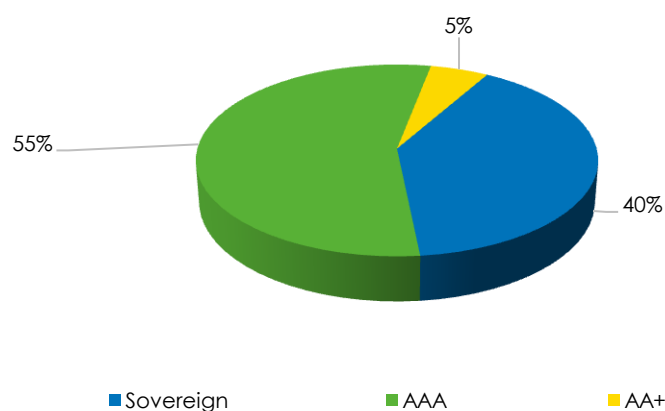
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.73

## Asset Mix

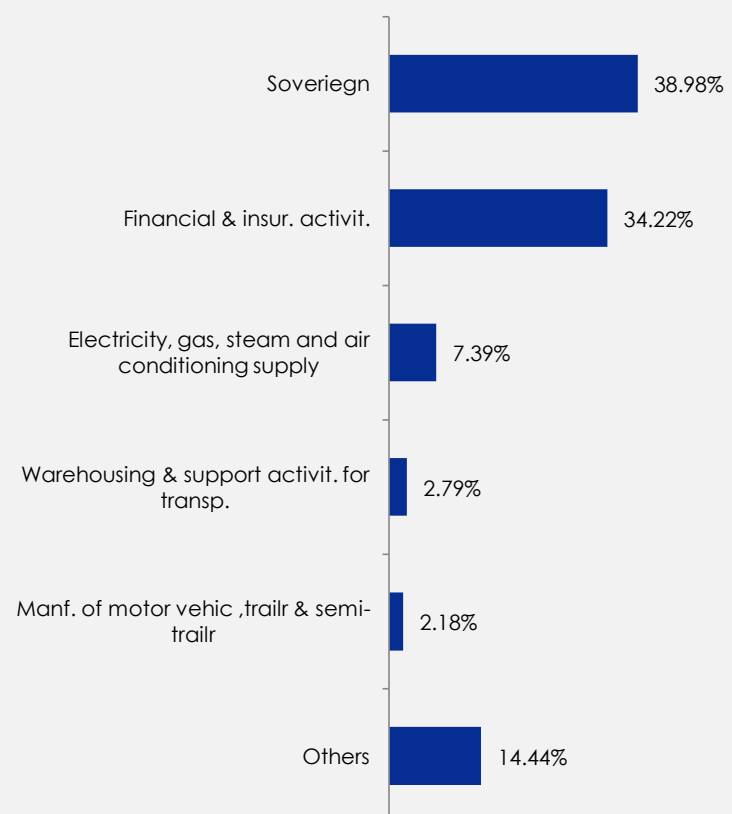


## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>38.98%</b>
7.35% GOI 2024	8.08%
6.57% GOI 2033	5.76%
6.79% GOI 2029	5.54%
7.73% GOI 2034	5.31%
6.79% GOI 2027	3.84%
7.16% GOI 2023	3.03%
7.50% GOI 2034	1.56%
8.13% GOI 2045	1.43%
6.84% GOI 2022	1.38%
8.27% GOI 2020	1.12%
Others	1.93%
<b>Corporate Bonds</b>	<b>46.45%</b>
Rural Electrification Corporation	4.87%
Tata Sons Ltd.	3.57%
Power Finance Corporation Ltd.	3.47%
Indian Railway Finance Corporation Ltd.	3.19%
Adani Ports and Special Economic Zone Ltd.	2.79%
Power Grid Corporation of India Ltd.	2.38%
Reliance Capital Ltd.	2.34%
Mahindra & Mahindra Ltd.	2.18%
L&T Infra Debt Fund Ltd.	2.06%
LIC Housing Finance Ltd.	1.92%
Others	17.68%
<b>Cash and Money Markets</b>	<b>14.57%</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 progressive return on the investment.

The risk profile for this fund is Low

<b>NAV as on August 31, 2017:</b>	27.4208
<b>Inception Date:</b>	13-Jul-05
<b>Fund Manager:</b>	Krishna sanghavi, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.09%	6.78%	10.13%	11.06%	10.75%	9.24%
Benchmark**	0.19%	6.82%	10.05%	10.83%	10.54%	8.35%

\* 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.

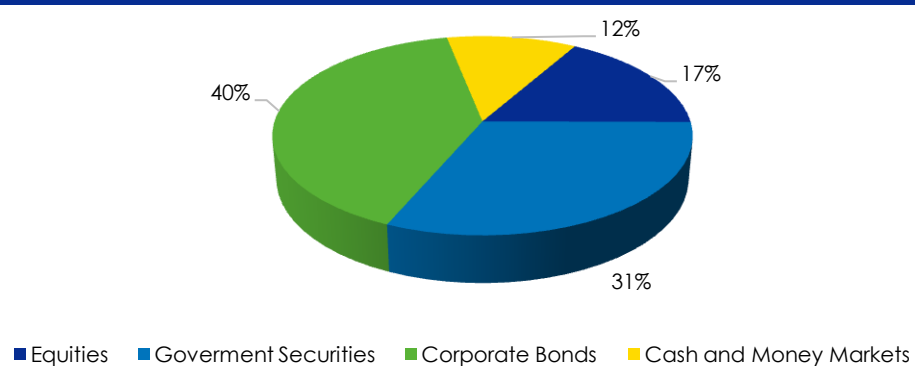
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.88
Debt	44.05
<b>Total</b>	<b>52.93</b>

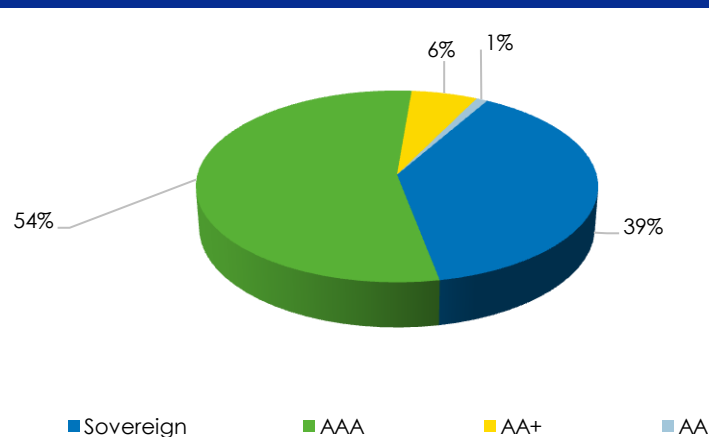
## Modified Duration#

Security Type	Duration
Fixed Income Investments	5.66

## Asset Mix



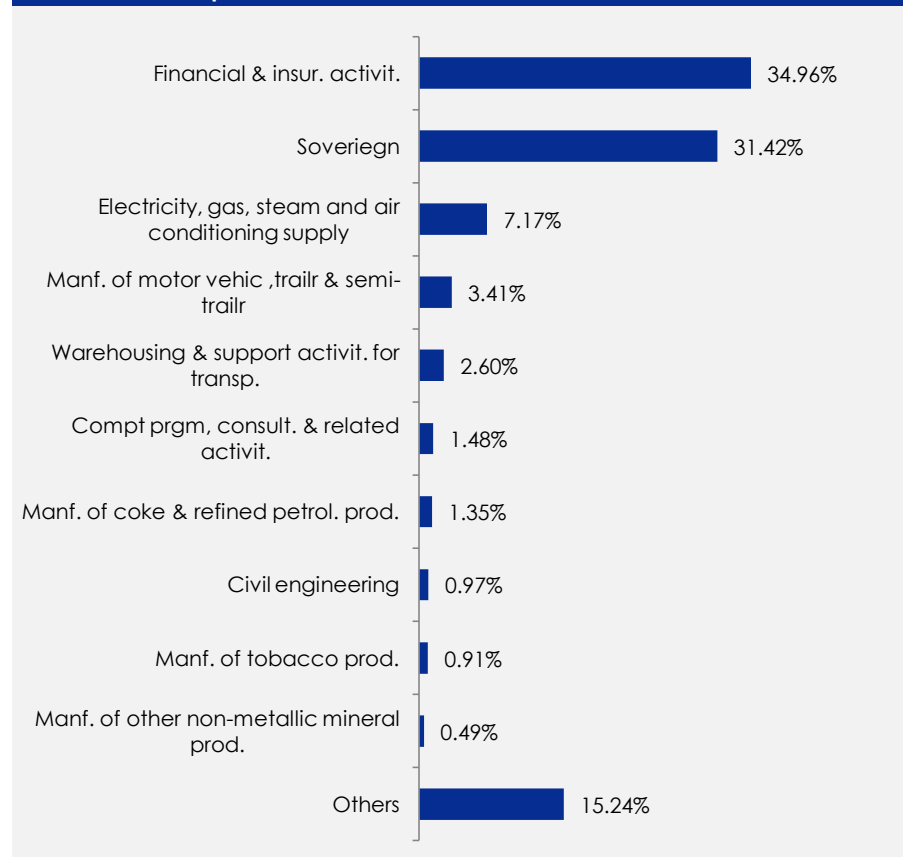
## Rating Profile



## Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.76%</b>
HDFC Bank Ltd.	1.65%
Reliance Industries Ltd.	1.17%
ICICI Bank Ltd.	0.92%
ITC Ltd.	0.91%
Housing Development Finance Corporation Ltd.	0.82%
Infosys Ltd.	0.77%
Larsen & Toubro Ltd.	0.69%
Kotak Mahindra Bank Ltd.	0.58%
State Bank of India	0.50%
Maruti Suzuki India Ltd.	0.36%
Others	8.39%
<b>Government Securities</b>	<b>31.42%</b>
6.57% GOI 2033	5.96%
7.16% GOI 2023	5.46%
6.79% GOI 2029	4.53%
7.35% GOI 2024	4.16%
8.4% GOI 2024	3.70%
6.79% GOI 2027	2.71%
8.2% GOI 2025	2.23%
7.50% GOI 2034	1.27%
8.13% GOI 2045	0.92%
7.73% GOI 2034	0.48%
<b>Corporate Bonds</b>	<b>40.35%</b>
Power Grid Corporation of India Ltd.	6.50%
Indian Railway Finance Corporation Ltd.	4.20%
Rural Electrification Corporation	3.25%
Housing Development Finance Corporation Ltd.	3%
L&T Infra Debt Fund Ltd.	3%
Adani Ports and Special Economic Zone Ltd.	2.50%
Power Finance Corporation Ltd.	2.45%
Reliance Capital Ltd.	2.38%
Rural Electrification Corporation	2.36%
Power Finance Corporation Ltd.	1.52%
Others	9.19%
<b>Cash and Money Markets</b>	<b>11.47%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## 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 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 August 31, 2017:</b>	25.1629
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Krishna sanghavi, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.53%	7.92%	11.38%	11.77%	10.79%	9.09%
Benchmark**	-0.18%	7.83%	10.71%	11.08%	10.04%	8.97%

\* 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.

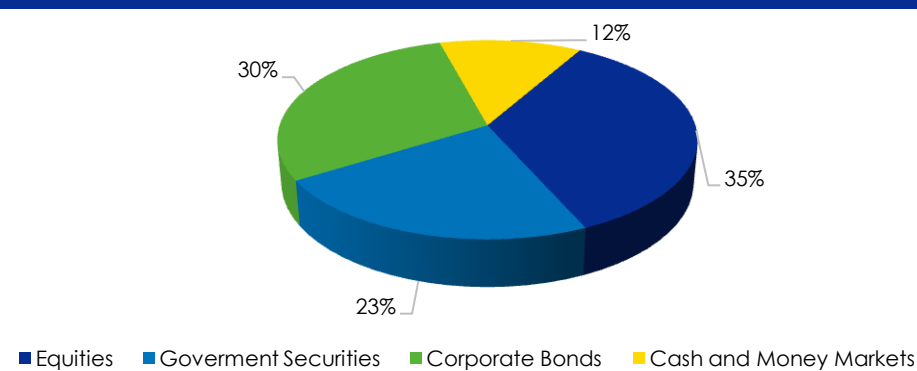
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.95
Debt	18.51
<b>Total</b>	<b>28.46</b>

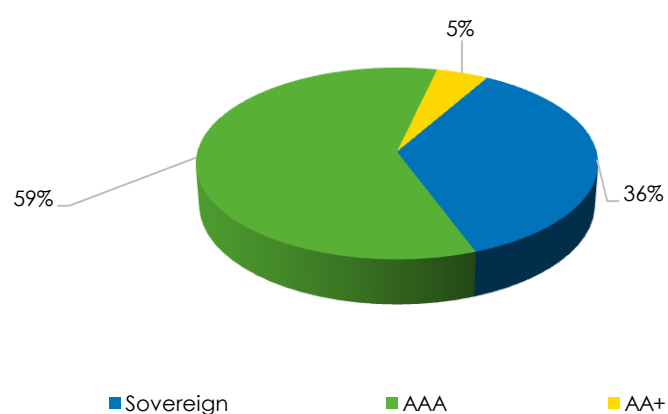
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.73

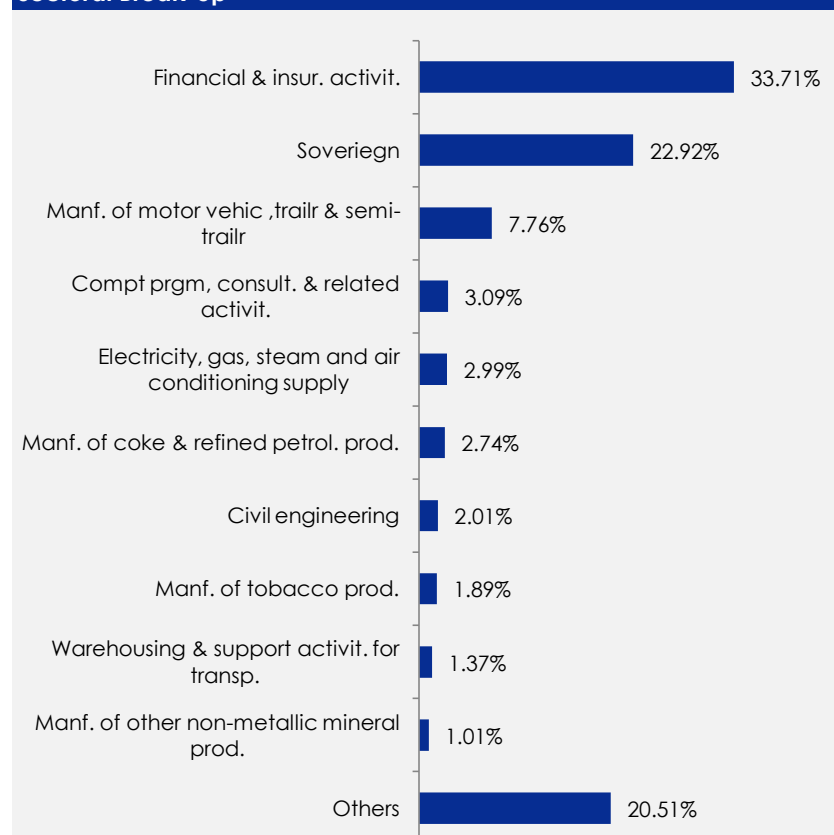
## Asset Mix



## Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>34.95%</b>
HDFC Bank Ltd.	3.44%
Reliance Industries Ltd.	2.38%
ITC Ltd.	1.89%
ICICI Bank Ltd.	1.87%
Housing Development Finance Corporation Ltd.	1.72%
Infosys Ltd.	1.60%
Larsen & Toubro Ltd.	1.40%
Kotak Mahindra Bank Ltd.	1.17%
State Bank of India	1.02%
Maruti Suzuki India Ltd.	0.81%
Others	17.65%
<b>Government Securities</b>	<b>22.92%</b>
6.79% GOI 2027	5.73%
8.4% GOI 2024	4.39%
6.79% GOI 2029	3.71%
7.35% GOI 2024	2.69%
8.24% GOI 2033	1.94%
7.16% GOI 2023	1.73%
8.27% GOI 2020	1.36%
7.50% GOI 2034	1.02%
8.13% GOI 2045	0.35%
<b>Corporate Bonds</b>	<b>29.58%</b>
Mahindra & Mahindra Ltd.	5.34%
Export-Import Bank of India Ltd.	3.13%
Indian Railway Finance Corporation Ltd.	2.90%
Rural Electrification Corporation	2.49%
Rural Electrification Corporation	2.19%
L&T Infra Debt Fund Ltd.	1.87%
Reliance Capital Ltd.	1.84%
Power Grid Corporation of India Ltd.	1.51%
Housing Development Finance Corporation Ltd.	1.49%
Power Finance Corporation Ltd.	1.40%
Others	5.42%
<b>Cash and Money Markets</b>	<b>12.55%</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 August 31, 2017:</b>	29.6598
<b>Inception Date:</b>	10-Mar-06
<b>Fund Manager:</b>	Krishna sanghavi, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.93%	9.30%	12.67%	12.58%	10.82%	10.65%
Benchmark**	-0.60%	9.03%	11.44%	11.31%	9.38%	9.37%

\* 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	6.42
Debt	5.32
<b>Total</b>	<b>11.74</b>

Modified Duration<sup>#</sup>

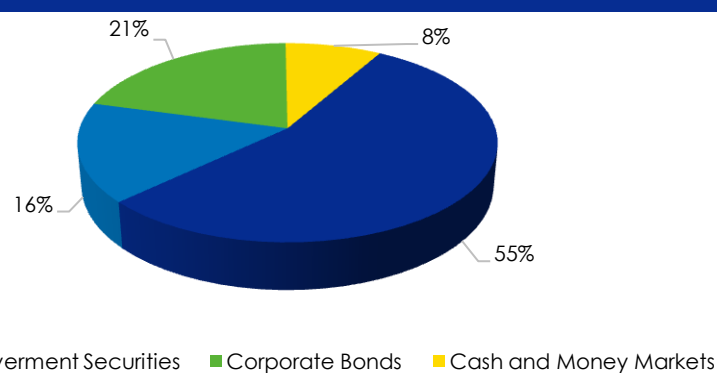
Security Type	Duration
Fixed Income Investments	5.42

## Security Name

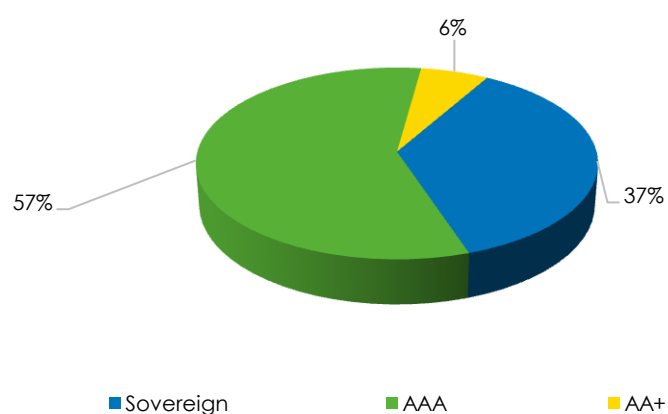
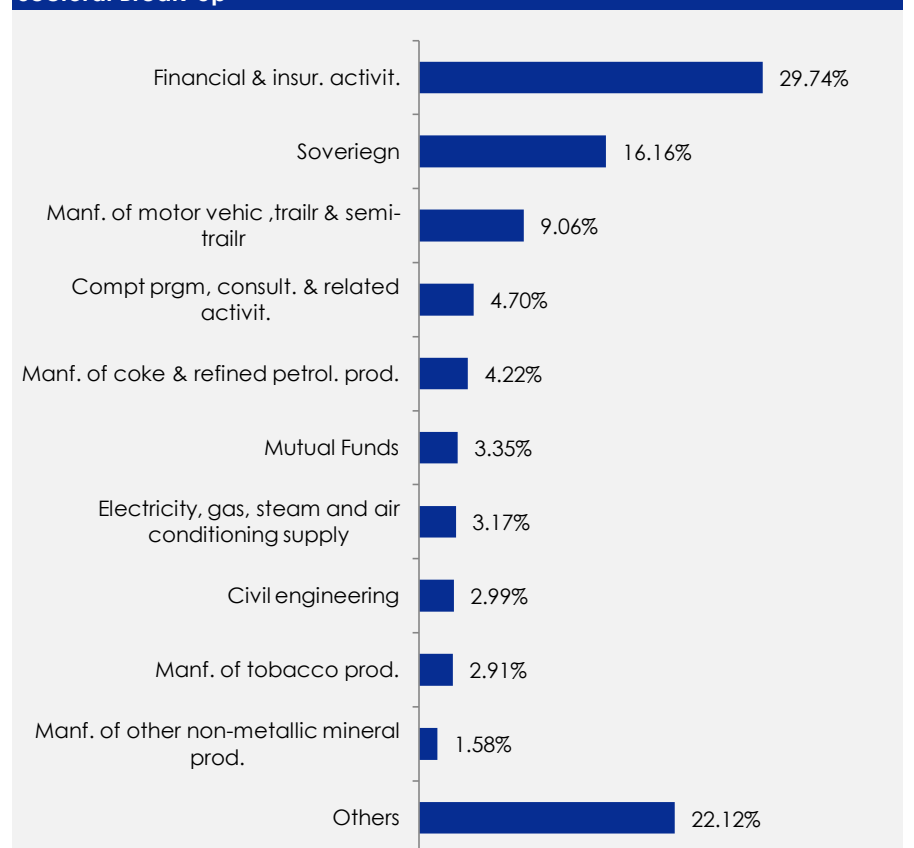
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>54.72%</b>
HDFC Bank Ltd.	4.15%
Reliance Industries Ltd.	3.65%
Kotak Mahindra Mutual Fund	3.35%
ITC Ltd.	2.91%
ICICI Bank Ltd.	2.88%
Housing Development Finance Corporation Ltd.	2.67%
Infosys Ltd.	2.51%
Larsen & Toubro Ltd.	2.04%
Kotak Mahindra Bank Ltd.	1.51%
State Bank of India	1.30%
Others	27.75%
<b>Government Securities</b>	<b>16.16%</b>
6.79% GOI 2027	5.90%
8.27% GOI 2020	3.30%
8.79% Gujarat SDL 2022	2.29%
7.16% GOI 2023	2.27%
7.35% GOI 2024	1.94%
8.13% GOI 2045	0.38%
6.57% GOI 2033	0.08%
<b>Corporate Bonds</b>	<b>20.62%</b>
Mahindra & Mahindra Ltd.	5.40%
Export-Import Bank of India Ltd.	3.38%
Housing Development Finance Corporation Ltd.	2.71%
Reliance Capital Ltd.	1.79%
Rural Electrification Corporation	1.77%
Adani Ports and Special Economic Zone Ltd.	0.94%
Power Grid Corporation of India Ltd.	0.92%
ICICI Bank Ltd.	0.91%
Indian Railway Finance Corporation Ltd.	0.86%
Power Finance Corporation Ltd.	0.86%
Others	1.08%
<b>Cash and Money Markets</b>	<b>8.50%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Asset Mix



## Rating Profile

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 August 31, 2017:</b>	23.5652
<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	0.44%	2.86%	5.93%	6.56%	7.07%	8.27%
Benchmark**	0.54%	3.35%	6.76%	7.27%	7.72%	7.63%

\* 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.

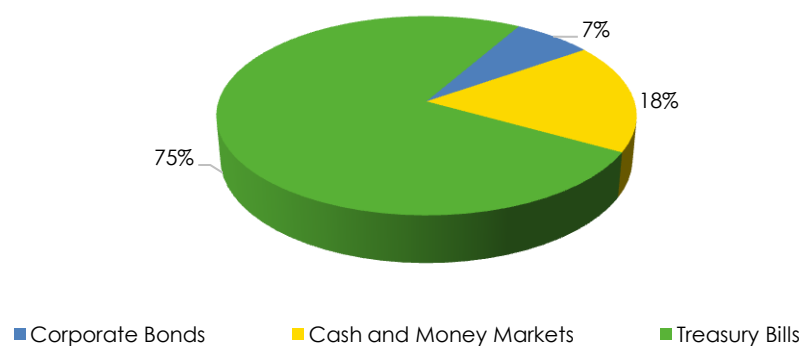
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.63
<b>Total</b>	<b>1.63</b>

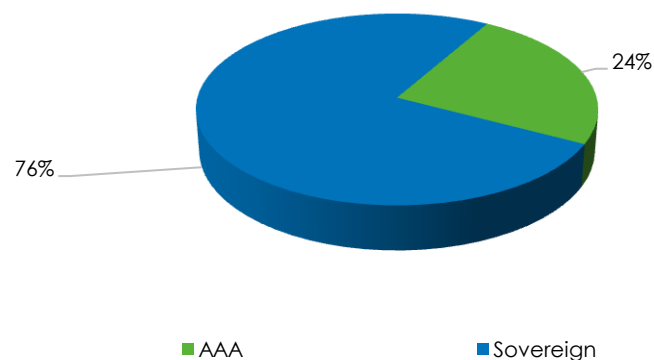
## Modified Duration#

Security Type	Duration
Fixed Income Investments	0.63

## Asset Mix



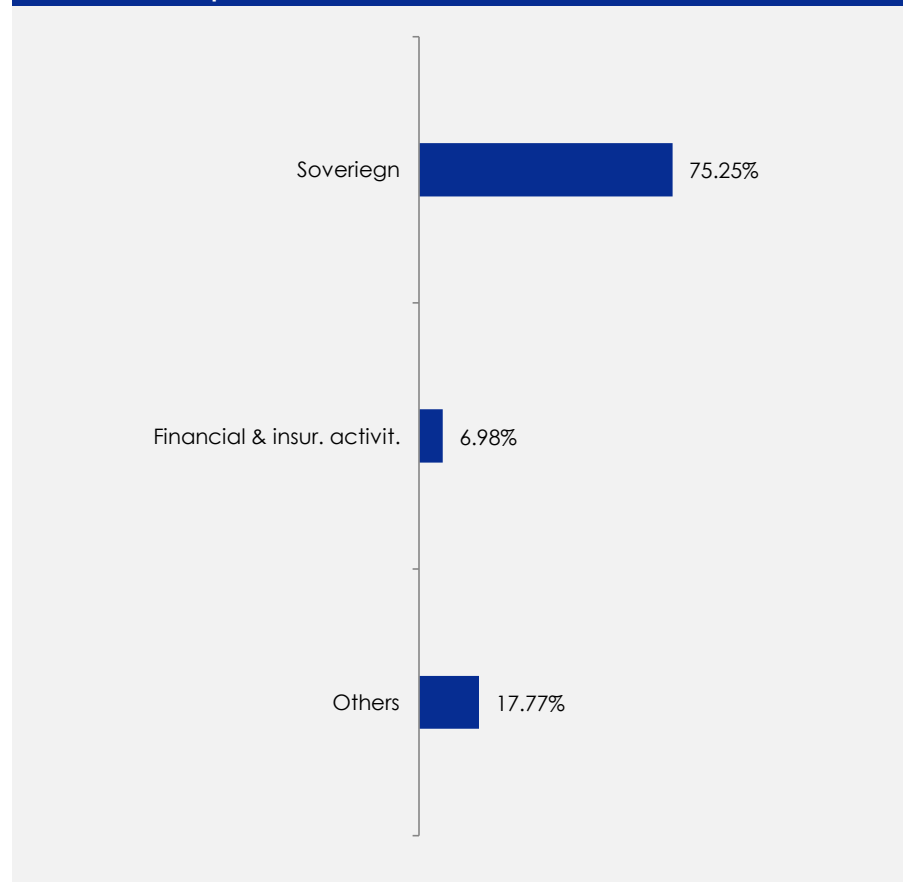
## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Corporate Bonds</b>	<b>6.98%</b>
Tata Sons Ltd.	6.98%
<b>Cash and Money Markets</b>	<b>93.02%</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 of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

<b>NAV as on August 31, 2017:</b>	18.8732
<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%	2.62%	5.35%	7.86%	7.93%	7.71%
Benchmark**	0.54%	3.35%	6.76%	7.27%	7.72%	7.52%

\* 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.

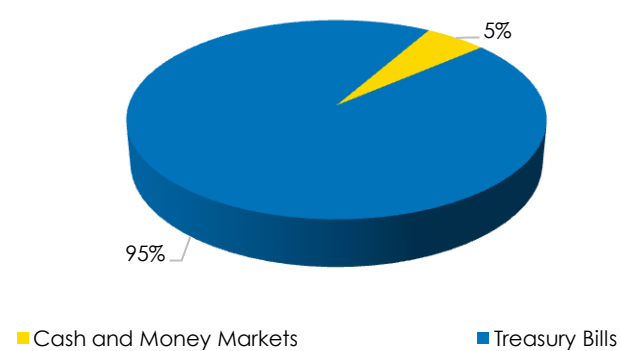
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.23
<b>Total</b>	<b>0.23</b>

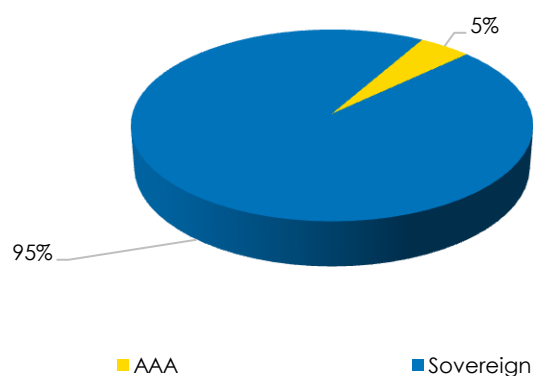
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	0.61

**Asset Mix**



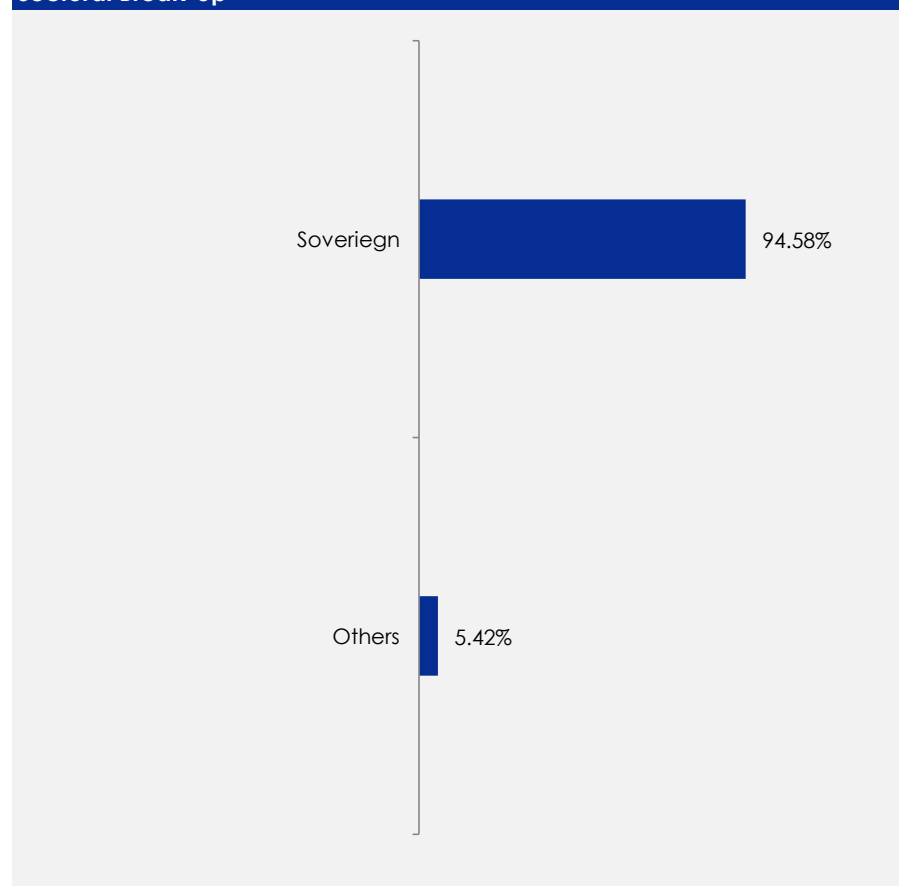
**Rating Profile**



**Security Name**

Security Name	Net Asset (%)
Cash and Money Markets	100.00%
<b>Portfolio Total</b>	<b>100.00%</b>

**Sectoral Break-Up<sup>§</sup>**



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

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## Disclaimer

### Benchmark Indices Provided by CRISIL

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## Disclaimer

### CAGR- Compounded Annualised Growth Rate

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Aviva Tower, Sector Road, Opp. Golf Course, Sector 43, Gurgaon, Haryana -122 003  
Tel: +91(0) 124 270 9000-01, Fax: +91(0) 124 257 1214

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