

# AvivaInvestor

Group Superannuation, Gratuity and Leave Encashment Funds

March, 2015

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 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

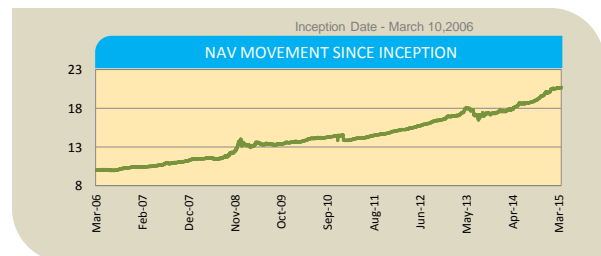
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.0%	9.6%	10.6%	15.4%
Benchmark**	7.2%	8.6%	9.3%	14.6%

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

\*\*Benchmark is Crisil Composite Bond Index Adjusted for fund management charges.

## NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
9.23% GOI 2043	14.32	Sovereign
8.40% GOI 2024	8.44	Sovereign
8.83% GOI 2023	6.10	Sovereign
8.97% GOI 2030	5.35	Sovereign
8.28% GOI 2027	3.62	Sovereign
9.20% GOI 2030	1.56	Sovereign
8.33% GOI 2036	1.46	Sovereign
9.39% Andhra Pradesh SDL 2023	1.20	Sovereign
8.30% GOI 2040	0.88	Sovereign
8.85% Tamil Nadu State Development Ltd. 2022	0.73	Sovereign
<b>Total</b>	<b>43.66</b>	

<b>CORPORATE BONDS</b>		
LIC Housing Finance Ltd.	6.77	AAA
Mahindra & Mahindra Ltd.	6.12	AAA
Power Finance Corporation Ltd.	5.51	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.34	AAA
Power Grid Corporation of India Ltd.	4.98	AAA
Tata Sons Ltd.	3.98	AAA
HDFC Ltd.	2.73	AAA
IndusInd Bank Ltd.	2.10	AA+
Rural Electrification Corporation	2.03	AAA
Bajaj Finance Ltd.	1.42	AA+
NABARD	0.56	AAA
<b>Total</b>	<b>41.54</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>14.80%</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

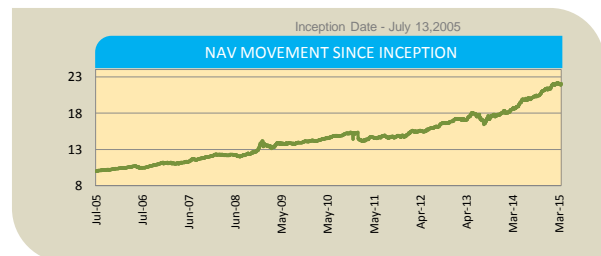
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	9.2%	10.3%	12.5%	17.8%
Benchmark**	8.1%	9.1%	10.8%	16.8%

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

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

## NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>2.15</b>	
Tata Motors Ltd.	0.73	
Hero MotoCorp Ltd.	0.46	
Mahindra & Mahindra Ltd.	0.34	
Bajaj Auto Ltd.	0.26	
Maruti Suzuki India Ltd.	0.26	
Ceat Ltd.	0.10	
<b>Banks</b>	<b>3.48</b>	
HDFC Bank Ltd.	0.96	
ICICI Bank Ltd.	0.90	
Axis Bank Ltd.	0.55	
State Bank of India	0.41	
Yes Bank Ltd.	0.18	
Bank of Baroda	0.15	
Federal Bank Ltd.	0.14	
Oriental Bank of Commerce Ltd.	0.11	
Punjab National Bank	0.08	
<b>Chemicals</b>	<b>0.34</b>	
Asian Paints Ltd.	0.34	
<b>Construction and Infrastructure</b>	<b>0.48</b>	
IRB Infrastructure Developers Ltd.	0.13	
Supreme Infrastructure India Ltd.	0.13	
GMR Infrastructure Ltd.	0.12	
JaiPrakash Associates Ltd.	0.08	
NCC Ltd.	0.02	
<b>Construction materials</b>	<b>0.48</b>	
Ultratech Cement Ltd.	0.39	
ACC Ltd.	0.05	
Ambuja Cements Ltd.	0.04	
<b>Consumer Durables and Electronics</b>	<b>0.08</b>	
Titan Company Ltd.	0.08	
<b>Engineering and Capital Goods</b>	<b>1.06</b>	
Larsen & Toubro Ltd.	0.92	
Engineers India Ltd.	0.14	
<b>FI</b>	<b>0.13</b>	
IDFC Ltd.	0.13	
<b>FMCG</b>	<b>1.33</b>	
ITC Ltd.	1.07	
Hindustan Unilever Ltd.	0.26	
<b>HFC</b>	<b>1.18</b>	
HDFC Ltd.	1.13	
LIC Housing Finance Ltd.	0.05	
<b>Media and Entertainment</b>	<b>0.20</b>	
Jagran Prakashan Ltd.	0.11	
Zee Entertainment Enterprises Ltd.	0.09	
<b>Mining and Minerals</b>	<b>0.43</b>	
Coal India Ltd.	0.22	
Sesa Sterlite Ltd.	0.09	
National Mineral Development Corporation Ltd.	0.08	
MOIL Ltd.	0.04	
<b>Non Ferrous metals</b>	<b>0.10</b>	
Hindalco Industries Ltd.	0.10	
<b>Petroleum, Gas and petrochemical products</b>	<b>1.73</b>	
Reliance Industries Ltd.	0.81	
Oil and Natural Gas Corporation Ltd.	0.31	
Gail (India) Ltd.	0.18	
Hindustan Petroleum Corporation Ltd.	0.17	
Gulf Oil Lubricants India Ltd.	0.15	
Oil India Ltd.	0.08	
Cairn India Ltd.	0.02	
Bharat Petroleum Corporation Ltd.	0.01	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.53</b>	

To be continued.....

## Group Superannuation, Gratuity and Leave Encashment

## PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Sun Pharmaceuticals Industries Ltd.	0.40	
Lupin Ltd.	0.33	
Dr Reddys Laboratories Ltd.	0.27	
Cipla Ltd.	0.21	
IPCA Laboratories Ltd.	0.14	
Cadila Healthcare Ltd.	0.09	
Glenmark Pharmaceuticals Ltd.	0.09	
<b>Power &amp; Control equipment Manufacturer</b>	<b>0.24</b>	
Crompton Greaves Ltd.	0.12	
BGR Energy Systems Ltd.	0.08	
Bharat Heavy Electricals Ltd.	0.04	
<b>Power Generation</b>	<b>0.10</b>	
NTPC Ltd.	0.10	
<b>Power Transmission</b>	<b>0.13</b>	
Power Grid Corporation of India Ltd.	0.13	
<b>Realty</b>	<b>0.11</b>	
Oberoi Realty Ltd	0.11	
<b>Software and Consultancy Services</b>	<b>2.72</b>	
Infosys Ltd.	1.29	
Tata Consultancy Services Ltd.	0.91	
HCL Technologies Ltd.	0.31	
Tech Mahindra Ltd.	0.21	
<b>Steel and Ferrous Metal</b>	<b>0.16</b>	
Tata Steel Ltd.	0.16	
<b>Telecom Services</b>	<b>0.26</b>	
Bharti Airtel Ltd.	0.26	
<b>Utilities - Gas, Power</b>	<b>0.25</b>	
Indraprastha Gas Ltd.	0.16	
Tata Power Co. Ltd.	0.09	
<b>Total</b>	<b>18.67</b>	

<b>GOVERNMENT SECURITIES</b>		
9.20% GOI 2030	12.40	Sovereign
8.83% GOI 2041	7.20	Sovereign
8.20% GOI 2025	5.51	Sovereign
8.40% GOI 2024	5.14	Sovereign
9.23% GOI 2043	4.55	Sovereign
8.28% GOI 2032	3.71	Sovereign
8.12% GOI 2020	2.95	Sovereign
8.28% GOI 2027	2.61	Sovereign
8.24% GOI 2027	1.27	Sovereign
8.97% GOI 2030	1.08	Sovereign
<b>Total</b>	<b>46.42</b>	

<b>CORPORATE BONDS</b>		
HDFC Ltd.	5.07	AAA
Tata Sons Ltd.	4.14	AAA
Power Finance Corporation Ltd.	3.58	AAA
Mahindra & Mahindra Ltd.	3.41	AAA
LIC Housing Finance Ltd.	3.02	AAA
Rural Electrification Corporation	3.02	AAA
Tata Motors Ltd.	2.06	AA
Bajaj Finance Ltd.	2.01	AA+
NABARD	0.99	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>27.31</b>	

Security	Net Asset %	Rating
<b>CASH AND MONEY MARKETS*</b>	<b>7.60%</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

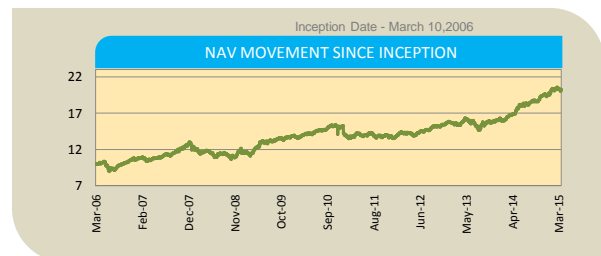
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	9.0%	9.2%	12.4%	20.8%
Benchmark**	9.0%	9.5%	12.2%	18.9%

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

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

## NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>3.32</b>	
Tata Motors Ltd.	1.14	
Maruti Suzuki India Ltd.	0.75	
Mahindra & Mahindra Ltd.	0.63	
Hero MotoCorp Ltd.	0.49	
Bajaj Auto Ltd.	0.20	
Ceat Ltd.	0.11	
<b>Banks</b>	<b>7.07</b>	
HDFC Bank Ltd.	2.27	
ICICI Bank Ltd.	2.20	
Axis Bank Ltd.	1.14	
State Bank of India	0.82	
Yes Bank Ltd.	0.19	
Bank of Baroda	0.16	
Punjab National Bank	0.12	
Oriental Bank of Commerce Ltd.	0.10	
Indian Bank	0.07	
<b>Chemicals</b>	<b>0.43</b>	
Asian Paints Ltd.	0.43	
<b>Construction and Infrastructure</b>	<b>0.78</b>	
Supreme Infrastructure India Ltd.	0.22	
IVRCL Ltd.	0.14	
Unity Infraprojects Ltd.	0.14	
JaiPrakash Associates Ltd.	0.11	
GMR Infrastructure Ltd.	0.09	
NCC Ltd.	0.08	
<b>Construction materials</b>	<b>0.74</b>	
Ultratech Cement Ltd.	0.26	
ACC Ltd.	0.24	
Ambuja Cements Ltd.	0.24	
<b>Consumer Durables and Electronics</b>	<b>0.13</b>	
Titan Company Ltd.	0.13	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.12</b>	
Bharat Electronics Ltd.	0.12	
<b>Engineering and Capital Goods</b>	<b>1.81</b>	
Larsen & Toubro Ltd.	1.55	
Engineers India Ltd.	0.26	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.14</b>	
UPL Ltd.	0.14	
<b>FI</b>	<b>0.45</b>	
IDFC Ltd.	0.25	
Power Finance Corporation Ltd.	0.13	
Rural Electrification Corporation	0.07	
<b>FMCG</b>	<b>2.10</b>	
ITC Ltd.	1.77	
Hindustan Unilever Ltd.	0.33	
<b>HFC</b>	<b>2.49</b>	
HDFC Ltd.	2.38	
LIC Housing Finance Ltd.	0.11	
<b>Media and Entertainment</b>	<b>0.53</b>	
Zee Entertainment Enterprises Ltd.	0.28	
Jagran Prakashan Ltd.	0.25	
<b>Mining and Minerals</b>	<b>0.99</b>	
Coal India Ltd.	0.54	
Sesa Sterlite Ltd.	0.30	
National Mineral Development Corporation Ltd.	0.15	
<b>Non Ferrous metals</b>	<b>0.19</b>	
Hindalco Industries Ltd.	0.19	
<b>Petroleum, Gas and petrochemical products</b>	<b>3.03</b>	
Reliance Industries Ltd.	1.62	
Oil and Natural Gas Corporation Ltd.	0.58	
Gail (India) Ltd.	0.20	

To be continued.....

Continued.....

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Group Superannuation, Gratuity and Leave Encashment

## PENSION BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Gulf Oil Lubricants India Ltd.	0.17	
Cairn India Ltd.	0.16	
Bharat Petroleum Corporation Ltd.	0.15	
Oil India Ltd.	0.11	
Indian Oil Corporation Ltd.	0.04	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.04</b>	
Sun Pharmaceuticals Industries Ltd.	1.00	
Dr Reddys Laboratories Ltd.	0.52	
Lupin Ltd.	0.49	
Cadila Healthcare Ltd.	0.34	
Cipla Ltd.	0.30	
Glenmark Pharmaceuticals Ltd.	0.20	
IPCA Laboratories Ltd.	0.19	
<b>Power &amp; Control equipment Manufacturer</b>	<b>0.17</b>	
Crompton Greaves Ltd.	0.17	
<b>Power Generation</b>	<b>0.30</b>	
NTPC Ltd.	0.30	
<b>Power Transmission</b>	<b>0.52</b>	
Power Grid Corporation of India Ltd.	0.52	
<b>Realty</b>	<b>0.11</b>	
Oberoi Realty Ltd	0.11	
<b>Software and Consultancy Services</b>	<b>5.46</b>	
Infosys Ltd.	2.82	
Tata Consultancy Services Ltd.	1.41	
HCL Technologies Ltd.	0.76	
Tech Mahindra Ltd.	0.47	
<b>Steel and Ferrous Metal</b>	<b>0.12</b>	
Jindal Steel and Power Ltd.	0.06	
Tata Steel Ltd.	0.06	
<b>Telecom Services</b>	<b>0.51</b>	
Bharti Airtel Ltd.	0.51	
<b>Telecommunications Equipment Manufacturer</b>	<b>0.10</b>	
Bharti Infratel Ltd	0.10	
<b>Transportation, Supply Chain and Logistics Servi</b>	<b>0.14</b>	
Container Corporation Of India Ltd.	0.14	
<b>Utilities - Gas, Power</b>	<b>0.86</b>	
Indraprastha Gas Ltd.	0.56	
Tata Power Co. Ltd.	0.30	
<b>Total</b>	<b>35.65</b>	

<b>GOVERNMENT SECURITIES</b>		
8.40% GOI 2024	7.73	Sovereign
9.23% GOI 2043	3.66	Sovereign
8.83% GOI 2023	3.38	Sovereign
9.20% GOI 2030	2.07	Sovereign
8.83% GOI 2041	1.76	Sovereign
8.35% GOI 2022	1.36	Sovereign
8.27% GOI 2020	1.35	Sovereign
8.97% GOI 2030	0.87	Sovereign
8.60% GOI 2028	0.85	Sovereign
8.28% GOI 2027	0.82	Sovereign
<b>Total</b>	<b>23.85</b>	

<b>CORPORATE BONDS</b>		
LIC Housing Finance Ltd.	7.81	AAA
Mahindra & Mahindra Ltd.	7.33	AAA

Security	Net Asset %	Rating
<b>CORPORATE BONDS</b>		
Rural Electrification Corporation	7.14	AAA
Tata Sons Ltd.	2.22	AAA
NABARD	2.13	AAA
IndusInd Bank Ltd.	2.12	AA+
HDFC Ltd.	1.88	AAA
Food Corporation of India	1.72	AAA
Power Finance Corporation Ltd.	1.59	AAA
Bajaj Finance Ltd.	1.08	AA+
NTPC Ltd.	0.03	AAA
<b>Total</b>	<b>35.05</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>5.45%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds &amp; Bank Deposit

## Group Superannuation, Gratuity and Leave Encashment

## PENSION 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

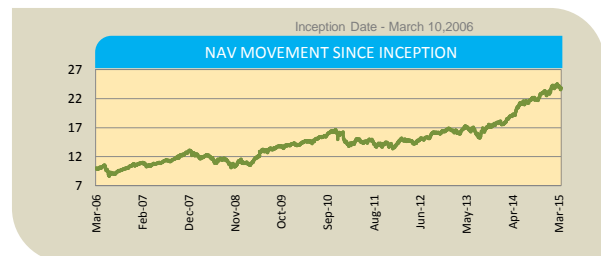
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	11.0%	12.0%	17.2%	25.9%
Benchmark**	9.6%	9.7%	13.8%	21.3%

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

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

## NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>5.60</b>	
Tata Motors Ltd.	2.24	
Hero MotoCorp Ltd.	1.44	
Bajaj Auto Ltd.	0.82	
Maruti Suzuki India Ltd.	0.80	
Ceat Ltd.	0.30	
<b>Banks</b>	<b>10.90</b>	
HDFC Bank Ltd.	3.02	
ICICI Bank Ltd.	2.81	
Axis Bank Ltd.	1.73	
State Bank of India	1.30	
Yes Bank Ltd.	0.56	
Bank of Baroda	0.46	
Federal Bank Ltd.	0.43	
Oriental Bank of Commerce Ltd.	0.33	
Punjab National Bank	0.26	
<b>Chemicals</b>	<b>1.03</b>	
Asian Paints Ltd.	1.03	
<b>Construction and Infrastructure</b>	<b>1.57</b>	
IRB Infrastructure Developers Ltd.	0.41	
Supreme Infrastructure India Ltd.	0.40	
GMR Infrastructure Ltd.	0.39	
JaiPrakash Associates Ltd.	0.25	
NCC Ltd.	0.06	
Unity Infraprojects Ltd.	0.06	
<b>Construction materials</b>	<b>1.50</b>	
Ultratech Cement Ltd.	1.20	
ACC Ltd.	0.16	
Ambuja Cements Ltd.	0.14	
<b>Consumer Durables and Electronics</b>	<b>0.25</b>	
Titan Company Ltd.	0.25	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.21</b>	
Bharat Electronics Ltd.	0.21	
<b>Engineering and Capital Goods</b>	<b>3.29</b>	
Larsen & Toubro Ltd.	2.86	
Engineers India Ltd.	0.43	
<b>FI</b>	<b>0.41</b>	
IDFC Ltd.	0.41	
<b>FMCG</b>	<b>4.06</b>	
ITC Ltd.	3.25	
Hindustan Unilever Ltd.	0.81	
<b>HFC</b>	<b>3.62</b>	
HDFC Ltd.	3.45	
LIC Housing Finance Ltd.	0.17	
<b>Media and Entertainment</b>	<b>0.63</b>	
Jagran Prakashan Ltd.	0.34	
Zee Entertainment Enterprises Ltd.	0.29	
<b>Mining and Minerals</b>	<b>1.24</b>	
Coal India Ltd.	0.69	
Sesa Sterlite Ltd.	0.29	
National Mineral Development Corporation Ltd.	0.25	
MOIL Ltd.	0.01	
<b>Non Ferrous metals</b>	<b>0.30</b>	
Hindalco Industries Ltd.	0.30	
<b>Petroleum, Gas and petrochemical products</b>	<b>5.35</b>	
Reliance Industries Ltd.	2.48	
Oil and Natural Gas Corporation Ltd.	0.96	
Gail (India) Ltd.	0.56	
Hindustan Petroleum Corporation Ltd.	0.52	
Gulf Oil Lubricants India Ltd.	0.47	
Oil India Ltd.	0.26	
Cairn India Ltd.	0.07	

To be continued.....



## Group Superannuation, Gratuity and Leave Encashment

## PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Bharat Petroleum Corporation Ltd.	0.03	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.75</b>	
Sun Pharmaceuticals Industries Ltd.	1.23	
Lupin Ltd.	1.03	
Dr Reddys Laboratories Ltd.	0.85	
Cipla Ltd.	0.65	
IPCA Laboratories Ltd.	0.43	
Cadila Healthcare Ltd.	0.29	
Glenmark Pharmaceuticals Ltd.	0.27	
<b>Power &amp; Control equipment Manufacturer</b>	<b>0.72</b>	
Crompton Greaves Ltd.	0.36	
BGR Energy Systems Ltd.	0.22	
Bharat Heavy Electricals Ltd.	0.14	
<b>Power Generation</b>	<b>0.32</b>	
NTPC Ltd.	0.30	
NHPC	0.02	
<b>Power Transmission</b>	<b>0.41</b>	
Power Grid Corporation of India Ltd.	0.41	
<b>Realty</b>	<b>0.33</b>	
Oberoi Realty Ltd	0.33	
<b>Software and Consultancy Services</b>	<b>8.40</b>	
Infosys Ltd.	3.99	
Tata Consultancy Services Ltd.	2.81	
HCL Technologies Ltd.	0.97	
Tech Mahindra Ltd.	0.63	
<b>Steel and Ferrous Metal</b>	<b>0.51</b>	
Tata Steel Ltd.	0.51	
<b>Telecom Services</b>	<b>0.80</b>	
Bharti Airtel Ltd.	0.80	
<b>Utilities - Gas, Power</b>	<b>0.78</b>	
Indraprastha Gas Ltd.	0.50	
Tata Power Co. Ltd.	0.28	
<b>Total</b>	<b>56.98</b>	
<b>GOVERNMENT SECURITIES</b>		
9.23% GOI 2043	3.08	Sovereign
8.83% GOI 2023	2.13	Sovereign
8.28% GOI 2032	1.88	Sovereign
8.83% GOI 2041	1.85	Sovereign
8.79% Gujarat SDL 2022	1.73	Sovereign
8.28% GOI 2027	0.90	Sovereign
8.97% GOI 2030	0.88	Sovereign
9.20% GOI 2030	0.75	Sovereign
8.33% GOI 2026	0.62	Sovereign
<b>Total</b>	<b>13.82</b>	
<b>CORPORATE BONDS</b>		
Mahindra & Mahindra Ltd.	9.24	AAA
LIC Housing Finance Ltd.	6.36	AAA
Power Finance Corporation Ltd.	2.79	AAA
Rural Electrification Corporation	2.04	AAA
NTPC Ltd.	0.03	AAA
<b>Total</b>	<b>20.46</b>	
<b>CASH AND MONEY MARKETS*</b>		<b>8.74%</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 CASH FUND

ULGF00531/03/2006GROUPCASHF122

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

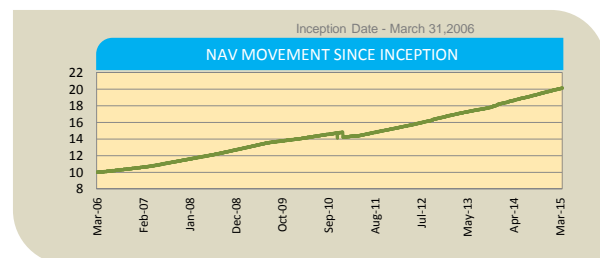
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.7%	8.5%	8.9%	8.4%
Benchmark**	7.7%	8.5%	8.9%	9.0%

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

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

## NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
GOI	1.68	
<b>CERTIFICATE OF DEPOSITS</b>		
Canara Bank Ltd.	9.04	A1+
ICICI Bank Ltd.	8.89	A1+
Bank of Baroda	8.07	A1+
Corporation Bank	8.07	A1+
Andhra Bank	8.05	A1+
Indian Bank	8.05	A1+
<b>Total</b>	<b>53.53</b>	
<b>CASH AND EQUIVALENTS*</b>		
	<b>46.47%</b>	
<b>PORTFOLIO TOTAL</b>		
	<b>100.00%</b>	

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

Group Superannuation, Gratuity and Leave Encashment

# PENSION SHORTTERMDEBT

ULGF00613/02/2009GROUPSDEBT122

The investment objective of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

## Asset Allocation Pattern

• Debt Securities	0%-50%
• Money Market Instruments & Cash	0%-100%

## Asset Mix



## Portfolio Return

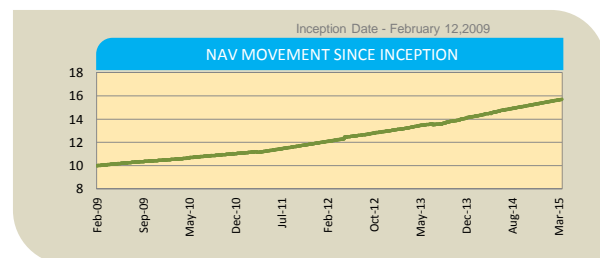
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.6%	8.2%	8.8%	8.5%
Benchmark**	7.6%	8.3%	8.9%	9.0%

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

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

## NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
<b>CERTIFICATE OF DEPOSITS</b>		
Andhra Bank	46.67	A1+
ICICI Bank Ltd.	24.98	A1+
Axis Bank Ltd.	15.05	A1+
Canara Bank Ltd.	4.85	A1+
<b>COMMERCIAL PAPERS</b>		
Reliance Capital Ltd.	4.95	A1+
<b>Total</b>	<b>96.50</b>	
<b>CASH AND EQUIVALENTS*</b>		<b>3.50%</b>
<b>PORTFOLIO TOTAL</b>		<b>100.00%</b>

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

Group Superannuation, Gratuity and Leave Encashment

# PENSION INCOME FUND

ULGF00728/03/2011GROUPINCOM122

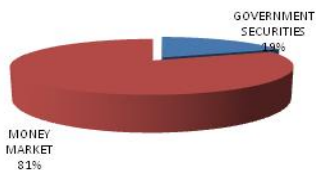
To provide returns by investing in safe funds with progressive returns.

The risk profile for this fund is Medium

## Asset Allocation Pattern

• Government Securities	0%-30%
• Corporate Bonds	0%-100%
• Other Approved Fixed Income Instruments	0%-100%
• Money Market	0%-40%

## Asset Mix



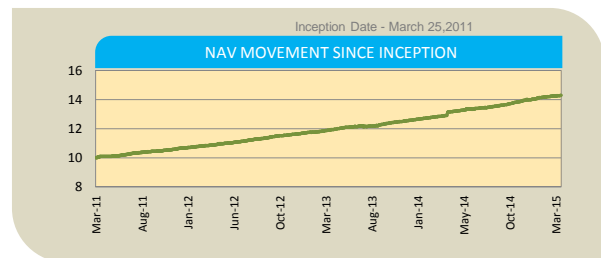
## Portfolio Return

As on March 31, 2015

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	9.3%	9.5%	10.8%
Benchmark	8.8%	8.9%	9.0%

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

## NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.28% GOI 2027	19.27	
<b>Total</b>	<b>19.27</b>	
<b>CASH AND MONEY MARKETS*</b>		
	80.73%	
<b>PORTFOLIO TOTAL</b>		
	100.00%	

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

## Disclaimer

### Benchmark Indices Provided by CRISIL

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## Disclaimer

### CAGR- Compounded Annualised Growth Rate

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