

Analytical Ratios

S. No.	Particulars	For the Quarter June 30, 2021	Upto the Quarter June 30, 2021	For the Quarter June 30, 2020	Upto the Quarter June 30, 2020
<b>1</b>	<b>New business premium income growth</b>				
	<b>Sement-wise</b>				
	Participating Life	1.80%	1.80%	-47.43%	-47.43%
	Participating Pension	-35.71%	-35.71%	-46.60%	-46.60%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Participating Variable Insurance	-118.87%	-118.87%	-99.69%	-99.69%
	Non Participating Life	-22.39%	-22.39%	17.63%	17.63%
	Non Participating Pension	-100.00%	-100.00%	-300.00%	-300.00%
	Non Participating Annuity	25.56%	25.56%	170.22%	170.22%
	Non Participating Health	184.26%	184.26%	-10.89%	-10.89%
	Non Participating Variable Insurance	-8.68%	-8.68%	19.57%	19.57%
	Linked Life	58.87%	58.87%	-54.54%	-54.54%
	Linked Group	-90.37%	-90.37%	96.32%	96.32%
	Linked Pension	58.28%	58.28%	35.18%	35.18%
<b>2</b>	<b>Net retention ratio</b>	99.23%	99.23%	99.28%	99.28%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	10.45%	10.45%	10.09%	10.09%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	3.22%	3.22%	3.06%	3.06%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	2101.01%	2101.01%	1796.44%	1796.44%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	1.70%	1.70%	6.50%	6.50%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.05%	0.05%	0.36%	0.36%
<b>8</b>	<b>Change in net worth (Rs in lacs)</b>	17.713	17.713	56,849	56,849
<b>9</b>	<b>Profit after tax / Total income</b>	1.39%	1.39%	2.40%	2.40%
<b>10</b>	<b>(Total Real Returns - Loans) / Cash and invested assets</b>	0.47%	0.47%	0.42%	0.42%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	2243.71%	2243.71%	1890.49%	1890.49%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	15.41%	15.41%	5.98%	5.98%
<b>13</b>	<b>Investment Yield (Gross and Net)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	10.81%	10.81%	6.73%	6.73%
	Non Par	8.53%	8.53%	7.93%	7.93%
	<b>Sub - Total : Non-Linked</b>	<b>9.46%</b>	<b>9.46%</b>	<b>7.42%</b>	<b>7.42%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	11.39%	11.39%	3.99%	3.99%
	<b>Sub - Total : Linked</b>	<b>11.39%</b>	<b>11.39%</b>	<b>3.99%</b>	<b>3.99%</b>
	<b>Grand Total</b>	<b>10.47%</b>	<b>10.47%</b>	<b>5.67%</b>	<b>5.67%</b>
	Shareholders' Funds	13.37%	13.37%	5.41%	5.41%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	3.69%	3.69%	27.15%	27.15%
	Non Par	5.35%	5.35%	18.31%	18.31%
	<b>Sub - Total : Non-Linked</b>	<b>4.65%</b>	<b>4.65%</b>	<b>22.00%</b>	<b>22.00%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	17.78%	17.78%	36.48%	36.48%
	<b>Sub - Total : Linked</b>	<b>17.78%</b>	<b>17.78%</b>	<b>36.48%</b>	<b>36.48%</b>
	<b>Grand Total</b>	<b>11.67%</b>	<b>11.67%</b>	<b>29.12%</b>	<b>29.12%</b>
	Shareholders' Funds	9.87%	9.87%	27.56%	27.56%
<b>14</b>	<b>Conservation Ratio</b>	<b>88.73%</b>	<b>88.73%</b>	<b>88.44%</b>	<b>88.44%</b>
	Participating Life	95.02%	95.02%	83.01%	83.01%
	Participating Pension	116.42%	116.42%	64.78%	64.78%
	Group Pension	79.66%	79.66%	67.17%	67.17%
	Participating Variable Insurance	78.14%	78.14%	79.98%	79.98%
	Non Participating Life	102.75%	102.75%	94.02%	94.02%
	Non Participating Pension	81.27%	81.27%	91.36%	91.36%
	Non Participating Annuity	0.00%	0.00%	0.00%	0.00%
	Non Participating Health	81.30%	81.30%	69.35%	69.35%
	Non Participating Variable Insurance	80.61%	80.61%	86.88%	86.88%
	Linked Life	83.38%	83.38%	89.78%	89.78%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	82.63%	82.63%	89.53%	89.53%
<b>15</b>	<b>Persistency Ratio (excluding single premium and fully paid up policies - based on no. of policies)*</b>				
	For 13th Month	71.89%	79.60%	68.15%	75.45%
	For 25th Month	61.04%	66.50%	44.79%	62.29%
	For 37th Month	41.87%	57.69%	43.17%	53.57%
	For 49th Month	39.68%	48.84%	40.78%	47.31%
	For 61st Month	37.26%	38.89%	38.85%	42.26%
<b>16</b>	<b>Persistency Ratio (excluding single premium and fully paid up policies - based on premium)*</b>				
	For 13th Month	79.53%	85.86%	77.24%	82.59%
	For 25th Month	71.53%	75.31%	71.45%	76.31%
	For 37th Month	68.17%	72.01%	66.15%	68.77%
	For 49th Month	64.20%	65.74%	57.14%	60.87%
	For 61st Month	45.30%	47.89%	46.97%	49.99%
<b>17</b>	<b>Persistency Ratio (Including single premium and fully paid up policies - based on no. of policies)*</b>				
	For 13th Month	77.02%	82.68%	73.16%	79.04%
	For 25th Month	67.01%	71.28%	52.29%	66.10%
	For 37th Month	49.61%	61.84%	50.09%	58.90%
	For 49th Month	46.90%	54.49%	50.76%	54.49%
	For 61st Month	49.78%	48.86%	48.65%	49.95%
<b>18</b>	<b>Persistency Ratio (Including single premium and fully paid up policies - based on premium)*</b>				
	For 13th Month	84.50%	88.37%	81.55%	85.36%
	For 25th Month	76.74%	79.12%	75.95%	78.41%
	For 37th Month	73.07%	74.43%	68.88%	71.18%
	For 49th Month	67.04%	68.33%	63.79%	66.30%
	For 61st Month	60.88%	60.82%	63.14%	61.23%
<b>19</b>	<b>NPA Ratio</b>				
	<b>A. Gross NPA Ratio</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	Nil	Nil	Nil	Nil
	Non Par	Nil	Nil	Nil	Nil
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	0.04	0.04	Nil	Nil
	Shareholders' Funds	-	-	Nil	Nil
	<b>B. Net NPA Ratio</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	Nil	Nil	Nil	Nil
	Non Par	Nil	Nil	Nil	Nil
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-	-	Nil	Nil
	Shareholders' Funds	-	-	Nil	Nil

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter June 30, 2021	Upto the Quarter June 30, 2021	For the Quarter June 30, 2020	Upto the Quarter June 30, 2020
<b>1</b>	No. of shares	1,000,145,445	1,000,145,445	1,000,039,963	1,000,039,963
<b>2</b>	Percentage of shareholding (Indian / Foreign)				
	a. Indian	70.95%	70.95%	67.01%	67.01%
	b. Foreign	29.05%	29.05%	32.99%	32.99%
<b>3</b>	% of Government holding (In case of public sector insurance companies)	NA	NA	NA	NA
<b>4</b>	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)(Rs)				
	- Basic	2.23	2.23	3.91	3.91
	- Diluted	2.23	2.23	3.91	3.91
<b>5</b>	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)(Rs)				
	- Basic	2.23	2.23	3.91	3.91
	- Diluted	2.23	2.23	3.91	3.91
<b>6</b>	Book value per share (Rs)	105.76	105.76	93.11	93.11

\* The Methodology of Persistency Calculation:

The persistency ratios are calculated as per IRDA/ACT/CIR/MISC/035/01/2014 circular dated 23rd January 2014. Group Business where persistency is measurable, is included.

The 'Upto the Quarter' Persistency Ratios are calculated using policies issued in June to May period of the relevant years and 'For the Quarter' Persistency ratios are calculated using policies issued in March to May period of the relevant years.