

Analytical Ratios

S. No.	Particulars	For the Quarter June 30, 2020	Upto the Quarter June 30, 2020	For the Quarter June 30, 2019	Upto the Quarter June 30, 2019
1	New business premium income growth Segment-wise				
	Participating Life	-47.43%	-47.43%	-12.05%	-12.05%
	Participating Pension	-46.60%	-46.60%	-10.26%	-10.26%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Participating Variable Insurance	-99.69%	-99.69%	-41.43%	-41.43%
	Non Participating Life	17.63%	17.63%	49.46%	49.46%
	Non Participating Pension	-300.00%	-300.00%	-106.25%	-106.25%
	Non Participating Annuity	170.22%	170.22%	360.20%	360.20%
	Non Participating Health	-10.89%	-10.89%	-14.78%	-14.78%
	Non Participating Variable Insurance	19.57%	19.57%	253.56%	253.56%
	Linked Life	-54.54%	-54.54%	34.96%	34.96%
	Linked Group	96.32%	96.32%	-17.96%	-17.96%
	Linked Pension	35.18%	35.18%	64.63%	64.63%
2	Net retention ratio	99.28%	99.28%	99.41%	99.41%
3	Expense of Management to Gross Direct Premium Ratio	10.09%	10.09%	11.16%	11.16%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.06%	3.06%	3.73%	3.73%
5	Ratio of Policyholders' liabilities to shareholders' funds	1796.44%	1796.44%	1773.31%	1773.31%
6	Growth rate of Shareholders' funds	6.50%	6.50%	4.82%	4.82%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.36%	0.36%	0.20%	0.20%
8	Change in net worth (RS in lacs)	56,849	56,849	36,505	36,505
9	Profit after tax / Total income	2.40%	2.40%	3.79%	3.79%
10	Total Real Estate+ Loans / Cash and invested assets	0.42%	0.42%	0.37%	0.37%
11	Total Investments / (Capital + Surplus)	1890.49%	1890.49%	1876.32%	1876.32%
12	Total Affiliated Investments / (Capital + Surplus)	5.98%	5.98%	6.12%	6.12%
13	Investment Yield (Gross and Net)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	6.73%	6.73%	9.12%	9.12%
	Non Par	7.93%	7.93%	9.74%	9.74%
	Sub - Total : Non-Linked	7.42%	7.42%	9.49%	9.49%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	3.99%	3.99%	9.16%	9.16%
	Sub - Total : Linked	3.99%	3.99%	9.16%	9.16%
	Grand Total	5.67%	5.67%	9.33%	9.33%
	Shareholders' Funds	5.41%	5.41%	11.32%	11.32%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	27.15%	27.15%	21.18%	21.18%
	Non Par	18.31%	18.31%	13.77%	13.77%
	Sub - Total : Non-Linked	22.00%	22.00%	16.82%	16.82%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	36.48%	36.48%	8.26%	8.26%
	Sub - Total : Linked	36.48%	36.48%	8.26%	8.26%
	Grand Total	29.12%	29.12%	12.50%	12.50%
	Shareholders' Funds	27.56%	27.56%	7.83%	7.83%
14	Conservation Ratio	88.44%	88.44%	87.45%	90.95%
	Participating Life	83.01%	83.01%	89.49%	89.14%
	Participating Pension	64.78%	64.78%	92.27%	98.99%
	Group Pension	67.17%	67.17%	102.13%	41.48%
	Participating Variable Insurance	79.98%	79.98%	77.01%	80.78%
	Non Participating Life	94.02%	94.02%	78.32%	94.70%
	Non Participating Pension	91.36%	91.36%	94.62%	91.59%
	Non Participating Annuity	0.00%	0.00%	0.00%	0.00%
	Non Participating Health	69.35%	69.35%	77.04%	62.44%
	Non Participating Variable Insurance	86.88%	86.88%	86.69%	97.38%
	Linked Life	89.78%	89.78%	88.91%	91.35%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	89.53%	89.53%	88.31%	91.31%
15	Persistence Ratio (excluding single premium and fully paid up policies - based on no. of policies)*				
	For 13th Month	68.15%	75.45%	52.82%	70.56%
	For 25th Month	44.79%	62.29%	48.90%	59.25%
	For 37th Month	43.17%	53.57%	50.02%	54.35%
	For 49th Month	40.78%	47.31%	46.95%	49.40%
	For 61st Month	38.85%	42.26%	39.84%	42.47%
16	Persistence Ratio (excluding single premium and fully paid up policies - based on premium)*				
	For 13th Month	77.24%	82.59%	81.49%	84.50%
	For 25th Month	71.45%	76.31%	73.85%	74.87%
	For 37th Month	66.15%	68.77%	65.12%	66.48%
	For 49th Month	57.14%	60.87%	60.39%	61.36%
	For 61st Month	46.97%	49.99%	46.44%	47.73%
17	Persistence Ratio (Including single premium and fully paid up policies - based on no. of policies)*				
	For 13th Month	73.16%	79.04%	59.31%	73.58%
	For 25th Month	52.29%	66.10%	55.23%	64.08%
	For 37th Month	50.09%	58.90%	58.74%	60.88%
	For 49th Month	50.76%	54.49%	54.78%	56.35%
	For 61st Month	48.65%	49.95%	47.19%	50.65%
18	Persistence Ratio (Including single premium and fully paid up policies - based on premium)*				
	For 13th Month	81.55%	85.36%	84.46%	85.89%
	For 25th Month	75.95%	78.41%	75.97%	76.83%
	For 37th Month	68.88%	71.18%	70.57%	71.23%
	For 49th Month	63.79%	66.30%	67.89%	67.66%
	For 61st Month	63.14%	61.23%	56.27%	56.76%
19	NPA Ratio				
	A. Gross NPA Ratio				
	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	0.06	0.06	Nil	Nil
	Shareholders' Funds	-	-	Nil	Nil
	B. Net NPA Ratio				
	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, 2020	Upto the Quarter June 30, 2020	For the Quarter June 30, 2019	Upto the Quarter June 30, 2019
1	No. of shares	10,000,262,950	10,000,262,950	1,000,000,000	1,000,000,000
2	Percentage of shareholding (Indian / Foreign)				
	a. Indian	67.01%	67.01%	71.41%	71.41%
	b. Foreign	32.99%	32.99%	28.59%	28.59%
3	% of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)(Rs)				
	- Basic	3.91	3.91	3.72	3.72
	- Diluted	3.91	3.91	3.72	3.72
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)(Rs)				
	- Basic	3.91	3.91	3.72	3.72
	- Diluted	3.91	3.91	3.72	3.72
6	Book value per share (Rs)	93.11	93.11	79.41	79.41

* The Methodology of Persistence Calculation:

The persistency ratios are calculated as per IRDA/ACT/CR/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.