

Analytical Ratios

S. No.	Particulars	For the Quarter March 31, 2021	Upto the Quarter March 31, 2021	For the Quarter March 31, 2020	Upto the Quarter March 31, 2020
1	New business premium income growth				
	Sement-wise				
	Participating Life	25.83%	-9.26%	-41.37%	-27.73%
	Participating Pension	-13.15%	-26.98%	-54.74%	-31.55%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Participating Variable Insurance	-99.92%	-99.94%	-88.06%	-69.97%
	Non Participating Life	65.63%	69.52%	-5.84%	25.22%
	Non Participating Pension	0.00%	185.71%	-100.00%	-88.41%
	Non Participating Annuity	157.42%	168.76%	277.21%	306.70%
	Non Participating Health	-0.50%	-14.71%	-8.43%	-14.91%
	Non Participating Variable Insurance	43.65%	-77.48%	-77.52%	107.12%
	Linked Life	26.21%	-18.06%	-19.33%	6.00%
	Linked Group	20.08%	50.41%	-52.63%	-31.16%
	Linked Pension	136.70%	110.60%	33.53%	35.78%
2	Net retention ratio	99.42%	99.03%	99.38%	99.24%
3	Expense of Management to Gross Direct Premium Ratio	7.95%	8.34%	9.88%	9.94%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.77%	3.54%	4.01%	4.00%
5	Ratio of Policyholders' liabilities to shareholders' funds	2040.22%	2040.22%	1759.27%	1759.27%
6	Growth rate of Shareholders' funds	2.64%	18.96%	3.04%	15.40%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.24%	0.85%	0.43%	1.23%
8	Change in net worth (Rs in lacs)	26,712	165,704	25,810	116,673
9	Profit after tax / Total income	2.62%	1.78%	10.23%	3.24%
10	(Total Real Estates / Loans) / Cash and invested assets	0.48%	0.48%	0.46%	0.46%
11	Total Investments / (Capital + Surplus)	2188.42%	2188.42%	1805.10%	1805.10%
12	Total Affiliated Investments / (Capital + Surplus)	16.77%	16.77%	6.24%	6.24%
13	Investment Yield (Gross and Net)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	7.88%	8.73%	8.73%	8.76%
	Non Par	7.06%	8.15%	8.35%	8.92%
	Sub - Total : Non-Linked	7.40%	8.39%	8.50%	8.85%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	13.03%	9.97%	2.32%	6.81%
	Sub - Total : Linked	13.03%	9.97%	2.32%	6.81%
	Grand Total	10.30%	9.20%	5.40%	7.83%
	Shareholders' Funds	11.02%	8.58%	-1.02%	7.10%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	0.37%	17.51%	-10.00%	7.80%
	Non Par	-1.96%	9.51%	8.28%	10.69%
	Sub - Total : Non-Linked	-1.04%	12.81%	0.65%	9.47%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	9.29%	28.29%	-44.43%	-4.24%
	Sub - Total : Linked	9.29%	28.29%	-44.43%	-4.24%
	Grand Total	4.28%	20.52%	-22.46%	2.45%
	Shareholders' Funds	1.77%	15.02%	-6.81%	5.25%
14	Conservation Ratio	88.79%	87.48%	81.76%	85.89%
	Participating Life	91.82%	90.71%	89.02%	89.91%
	Participating Pension	86.34%	87.97%	91.01%	94.10%
	Group Pension	84.76%	75.42%	27.74%	35.25%
	Participating Variable Insurance	80.37%	79.15%	69.26%	73.69%
	Non Participating Life	82.06%	85.29%	78.51%	84.69%
	Non Participating Pension	85.64%	88.64%	81.48%	87.16%
	Non Participating Annuity	0.00%	0.00%	0.00%	0.00%
	Non Participating Health	80.89%	81.46%	78.52%	77.42%
	Non Participating Variable Insurance	93.82%	90.64%	76.34%	89.04%
	Linked Life	89.37%	87.26%	80.45%	84.22%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	88.72%	87.02%	83.24%	84.47%
15	Persistency Ratio (excluding single premium and fully paid up policies - based on no. of policies)*				
	For 13th Month	79.12%	78.67%	75.75%	71.19%
	For 25th Month	66.08%	62.28%	64.98%	63.33%
	For 37th Month	60.38%	58.29%	58.98%	56.31%
	For 49th Month	54.67%	50.83%	47.79%	49.21%
	For 61st Month	37.67%	39.62%	41.35%	42.61%
16	Persistency Ratio (excluding single premium and fully paid up policies - based on premium)*				
	For 13th Month	85.17%	85.39%	81.87%	83.67%
	For 25th Month	73.96%	75.83%	75.69%	76.86%
	For 37th Month	71.42%	72.12%	68.25%	68.68%
	For 49th Month	65.48%	65.02%	60.15%	61.71%
	For 61st Month	46.68%	48.73%	48.72%	50.00%
17	Persistency Ratio (Including single premium and fully paid up policies - based on no. of policies)*				
	For 13th Month	82.06%	81.84%	78.93%	75.26%
	For 25th Month	70.42%	67.50%	67.59%	66.94%
	For 37th Month	63.24%	62.27%	62.26%	61.89%
	For 49th Month	58.16%	56.84%	53.49%	55.81%
	For 61st Month	47.80%	48.84%	48.97%	49.84%
18	Persistency Ratio (Including single premium and fully paid up policies - based on premium)*				
	For 13th Month	87.46%	87.92%	84.29%	86.14%
	For 25th Month	77.35%	79.39%	77.17%	78.53%
	For 37th Month	73.15%	74.08%	70.13%	71.56%
	For 49th Month	67.51%	68.07%	64.56%	67.30%
	For 61st Month	59.48%	61.63%	59.44%	59.90%
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	0.05	0.05	0.07	0.07
	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 March 31, 2021	Upto the Quarter March 31, 2021	For the Quarter March 31, 2020	Upto the Quarter March 31, 2020
1	No. of shares	1,000,070,908	1,000,070,908	1,000,026,295	1,000,026,295
2	Percentage of shareholding (Indian / Foreign)				
	a. Indian	67.68%	67.68%	67.32%	67.32%
	b. Foreign	32.32%	32.32%	32.68%	32.68%
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	5.32	14.56	5.31	14.22
	- Diluted	5.32	14.55	5.30	14.22
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)(Rs)				
	- Basic	5.32	14.56	5.31	14.22
	- Diluted	5.32	14.55	5.30	14.22
6	Book value per share (Rs)	103.99	103.99	87.43	87.43

* 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 March to February period of the relevant years and 'For the Quarter' Persistency ratios are calculated using policies issued in December to February period of the relevant years.