

Analytical Ratios

S. No.	Particulars	For the Quarter March 31, 2020	Upto the Quarter March 31, 2020	For the Quarter March 31, 2019	Upto the Quarter March 31, 2019
1	New business premium income growth				
	Serment-wise				
	Participating Life	-41.37%	-27.73%	-17.52%	-11.39%
	Participating Pension	-54.74%	-31.55%	-7.55%	-32.13%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Participating Variable Insurance	-88.06%	-69.97%	-30.03%	-17.66%
	Non Participating Life	-5.84%	25.22%	96.76%	107.57%
	Non Participating Pension	-100.00%	-88.41%	76.47%	49.43%
	Non Participating Annuity	277.21%	306.70%	22.64%	30.76%
	Non Participating Health	-8.43%	-14.91%	-10.56%	-8.37%
	Non Participating Variable Insurance	-77.52%	107.12%	-59.00%	-2.23%
	Linked Life	-19.33%	6.00%	16.82%	16.44%
	Linked Group	-52.63%	-31.16%	-18.36%	4.66%
	Linked Pension	33.53%	35.78%	52.62%	38.55%
2	Net retention ratio	99.28%	99.24%	99.62%	99.70%
3	Expense of Management to Gross Direct Premium Ratio	9.88%	9.94%	9.62%	10.52%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.01%	4.00%	4.14%	4.17%
5	Ratio of Policyholders' liabilities to shareholders' funds	1759.27%	1759.27%	1787.42%	1787.42%
6	Growth rate of Shareholders' funds	3.04%	15.40%	3.32%	16.06%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.43%	1.23%	0.09%	0.80%
8	Change in net worth (₹ in lacs)	25,810	1,16,673	24,334	1,04,854
9	Profit after tax / Total income	10.23%	3.24%	2.91%	2.97%
10	(Total Real Estates - Loans) / Cash and invested assets	5.40%	0.46%	0.38%	0.38%
11	Total Investments / (Capital + Surplus)	1805.10%	1805.10%	1890.37%	1890.37%
12	Total Affiliated Investments / (Capital + Surplus)	6.24%	6.24%	6.43%	6.43%
13	Investment Yield (Gross and Net)				
	A. With Realized Gains				
	Policyholders' Funds :				
	Non Linked				
	Par	8.73%	8.76%	8.78%	8.96%
	Non Par	8.35%	8.92%	8.71%	8.70%
	Sub - Total : Non-Linked	8.50%	8.85%	8.74%	8.80%
	Linked				
	Par	NA	NA	0%	NA
	Non Par	2.32%	6.81%	6.89%	6.96%
	Sub - Total : Linked	2.32%	6.81%	6.89%	6.96%
	Grand Total	5.40%	7.83%	7.83%	7.91%
	Shareholders' Funds	-1.02%	7.10%	9.39%	9.07%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	Non Linked				
	Par	-10.00%	7.80%	10.97%	9.17%
	Non Par	8.28%	10.69%	11.16%	8.85%
	Sub - Total : Non-Linked	0.65%	9.47%	11.09%	8.98%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	-44.43%	-4.24%	18.38%	10.07%
	Sub - Total : Linked	-44.43%	-4.24%	18.38%	10.07%
	Grand Total	-22.46%	2.45%	14.66%	9.51%
	Shareholders' Funds	-6.81%	5.25%	12.63%	8.02%
14	Conservation Ratio	81.76%	85.09%	87.45%	85.22%
	Participating Life	89.31%	88.02%	89.49%	87.11%
	Participating Pension	91.01%	94.10%	92.27%	90.64%
	Group Pension	27.74%	35.25%	102.13%	100.32%
	Participating Variable Insurance	69.26%	73.69%	77.01%	82.61%
	Non Participating Life	78.51%	84.69%	78.32%	79.96%
	Non Participating Pension	81.48%	87.16%	94.62%	89.87%
	Non Participating Annuity	0.00%	0.00%	0.00%	0.00%
	Non Participating Health	78.2%	77.42%	77.04%	72.35%
	Non Participating Variable Insurance	76.34%	89.04%	86.69%	80.83%
	Linked Life	80.45%	84.22%	88.91%	85.33%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	83.24%	84.47%	88.31%	87.35%
15	Persistency Ratio (excluding single premium and fully paid up policies - based on no. of policies)*				
	For 13th Month	75.75%	71.19%	72.45%	70.91%
	For 25th Month	64.98%	63.33%	64.52%	61.72%
	For 37th Month	58.98%	56.31%	54.70%	55.23%
	For 49th Month	47.79%	49.21%	49.29%	48.03%
	For 61st Month	41.35%	42.61%	43.80%	42.28%
16	Persistency Ratio (excluding single premium and fully paid up policies - based on premium)*				
	For 13th Month	81.87%	83.67%	83.46%	83.90%
	For 25th Month	75.69%	76.86%	74.26%	74.25%
	For 37th Month	68.25%	68.68%	65.36%	66.42%
	For 49th Month	60.15%	61.71%	59.32%	60.34%
	For 61st Month	48.72%	50.00%	47.64%	47.46%
17	Persistency Ratio (Including single premium and fully paid up policies - based on no. of policies)*				
	For 13th Month	78.93%	75.26%	74.53%	73.81%
	For 25th Month	67.59%	66.94%	67.44%	66.77%
	For 37th Month	62.26%	61.89%	59.91%	61.40%
	For 49th Month	53.49%	55.81%	54.98%	55.55%
	For 61st Month	48.97%	49.84%	51.06%	51.32%
18	Persistency Ratio (Including single premium and fully paid up policies - based on premium)*				
	For 13th Month	84.29%	86.14%	84.48%	85.07%
	For 25th Month	77.17%	78.53%	75.80%	76.65%
	For 37th Month	70.13%	71.56%	69.24%	71.39%
	For 49th Month	64.56%	67.30%	64.51%	66.43%
	For 61st Month	59.44%	59.90%	54.94%	57.23%
19	NPA Ratio				
	A. Gross NPA Ratio				
	Policyholders' Funds :				
	Non Linked				
	Par	Nil	Nil	Nil	Nil
	Non Par	Nil	Nil	Nil	Nil
	Linked				
	Par	NA	NA	NA	NA
	Non Par	0.07	0.07	Nil	Nil
	Shareholders' Funds	-	-	Nil	Nil
	B. Net NPA Ratio				
	Policyholders' Funds :				
	Non Linked				
	Par	Nil	Nil	Nil	Nil
	Non Par	Nil	Nil	Nil	Nil
	Linked				
	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, 2020	Upto the Quarter March 31, 2020	For the Quarter March 31, 2019	Upto the Quarter March 31, 2019
1	No. of shares	1,00,00,26,295	1,00,00,26,295	1,00,00,00,000	1,00,00,00,000
2	Percentage of shareholding (Indian / Foreign)				
	a. Indian	67.32%	67.32%	74.26%	74.26%
	b. Foreign	32.68%	32.68%	25.74%	25.74%
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)(₹)				
	- Basic	5.31	14.22	4.58	13.27
	- Diluted	5.30	14.22	4.58	13.27
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)(₹)				
	- Basic	5.31	14.22	4.58	13.27
	- Diluted	5.30	14.22	4.58	13.27
6	Book value per share (₹)	87.43	87.43	75.76	75.76

* 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.