

Analytical Ratios

S. No.	Particulars	For the quarter June 30, 2015	Upto the quarter June 30, 2015	For the quarter June 30, 2014	Upto the quarter June 30, 2014
<b>1</b>	<b>New business premium income growth</b>				
	<b>-Segment-wise</b>				
	Participating Life	12.79%	12.79%	45.08%	45.08%
	Participating Pension	-10.52%	-10.52%	120.50%	120.50%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Non Participating	40.59%	40.59%	-19.65%	-19.65%
	Linked Life	87.09%	87.09%	21.31%	21.31%
	Linked Group	177.52%	177.52%	-87.80%	-87.80%
	Linked Pension	40.01%	40.01%	4621.03%	4621.03%
<b>2</b>	<b>Net retention ratio</b>	99.37%	99.37%	99.22%	99.22%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	18.84%	18.84%	21.41%	21.41%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	4.06%	4.06%	4.59%	4.59%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	1632.04%	1632.04%	1639.61%	1639.61%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	4.89%	4.89%	7.33%	7.33%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.39%	0.39%	0.41%	0.41%
<b>8</b>	<b>Change in net worth (₹ in lacs)</b>	19757	19,757	24,514	24,514
<b>9</b>	<b>Profit after tax / Total income</b>	6.74%	6.74%	4.26%	4.26%
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.31%	0.31%	0.37%	0.37%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	1742.75%	1742.75%	1745.25%	1745.25%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	20.04%	20.04%	24.36%	24.36%
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.73%	8.73%	9.57%	9.57%
	Non Par	9.55%	9.55%	9.69%	9.69%
	<b>Sub -Total : Non-Linked</b>	<b>9.34%</b>	<b>9.34%</b>	<b>9.66%</b>	<b>9.66%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	16.00%	16.00%	22.67%	22.67%
	<b>Sub - Total : Linked</b>	<b>16.00%</b>	<b>16.00%</b>	<b>22.67%</b>	<b>22.67%</b>
	<b>Grand Total</b>	<b>12.45%</b>	<b>12.45%</b>	<b>15.82%</b>	<b>15.82%</b>
	Shareholders' Funds	8.95%	8.95%	10.79%	10.79%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	-1.90%	-1.90%	24.25%	24.25%
	Non Par	1.99%	1.99%	17.70%	17.70%
	<b>Sub - Total : Non-Linked</b>	<b>0.96%</b>	<b>0.96%</b>	<b>19.11%</b>	<b>19.11%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-0.50%	-0.50%	47.02%	47.02%
	<b>Sub - Total : Linked</b>	<b>-0.50%</b>	<b>-0.50%</b>	<b>47.02%</b>	<b>47.02%</b>
	<b>Grand Total</b>	<b>0.24%</b>	<b>0.24%</b>	<b>33.40%</b>	<b>33.40%</b>
	Shareholders' Funds	3.00%	3.00%	16.62%	16.62%
<b>14</b>	<b>Conservation Ratio</b>	<b>0.00%</b>	<b>89.07%</b>	<b>90.18%</b>	<b>90.18%</b>
	Participating Life	87.47%	85.73%	84.37%	84.37%
	Participating Pension	85.50%	87.79%	58.10%	58.10%
	Group Pension	72.17%	94.69%	92.31%	92.31%
	Non Participating	80.37%	89.23%	100.86%	100.86%
	Linked Life	98.03%	91.76%	89.41%	89.41%
	Linked Group	85.05%	0.00%	-	-
	Linked Pension	0.00%	90.27%	74.04%	74.04%
<b>15</b>	<b>Persistency Ratio (based on no. of policies)*</b>				
	For 13th month	62.81%	69.15%	66.82%	67.98%
	For 25th month	55.64%	57.41%	58.21%	59.28%
	For 37th month	49.12%	50.96%	56.56%	48.52%
	For 49th Month	40.70%	36.66%	24.32%	25.22%
	for 61st month	15.94%	16.11%	13.44%	11.43%
<b>16</b>	<b>Persistency Ratio (based on premium)*</b>				
	For 13th month	72.75%	76.18%	75.88%	75.05%
	For 25th month	65.73%	67.13%	66.29%	67.39%
	For 37th month	59.30%	60.72%	60.77%	47.72%
	For 49th Month	56.65%	43.53%	18.84%	18.33%
	For 61st month	10.35%	10.21%	7.71%	6.19%
<b>16</b>	<b>NPA Ratio</b>				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter June 30, 2015	Upto the quarter June 30, 2015	For the quarter June 30, 2014	Upto the quarter June 30, 2014
1	No. of shares	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26	74/26	74/26
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.02	2.02	2.13	2.13
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.02	2.02	2.13	2.13
6	Book value per share (₹)	42.37	42.37	29.22	29.22

\* (Persistency calculated on the data as at 31/03/2015)

*The Methodology of Persistency Calculation:*

\* The persistency ratios are calculated as per IRDA/ACT/CIR/MISC/035/01/2014 circular dated 23rd January 2014  
SP, Fully Paid Up policies are not considered.