

Analytical Ratios

S. No.	Particulars	For the quarter September 30, 2015	Upto the quarter September 30, 2015	For the quarter September 30, 2014	Upto the quarter September 30, 2014
<b>1</b>	<b>New business premium income growth</b>				
	-Segment-wise				
	Participating Life	22%	18.51%	58%	63%
	Participating Pension	45%	20.12%	-42%	-13%
	Group Pension	0%	0.00%	0%	0%
	Non Participating	47%	43.46%	-19%	-19%
	Linked Life	110%	102.76%	-16%	-7%
	Linked Group	528%	513.34%	0%	-23%
	Linked Pension	55%	50.63%	4576%	4589%
<b>2</b>	<b>Net retention ratio</b>	98%	98%	99%	99%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	16%	16.90%	17%	19%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	5%	4%	5%	5%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	1597%	1597%	1582%	1582%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	5%	10%	6%	14%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.24%	0.53%	0.26%	0.69%
<b>8</b>	<b>Change in net worth (₹ in lacs)</b>	19,957	39,714	23,073	47,587
<b>9</b>	<b>Profit after tax / Total income</b>	5.06%	5.77%	5%	4%
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.37%	0.37%	0%	0%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	1701%	1701%	1697%	1697%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	0.27	27%	22%	22%
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.39%	8.56%	9.23%	9.40%
	Non Par	9.05%	9.30%	9.50%	9.59%
	<b>Sub -Total : Non-Linked</b>	<b>8.87%</b>	<b>9.10%</b>	<b>9.44%</b>	<b>9.55%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	14.26%	15.13%	23.90%	23.29%
	<b>Sub - Total : Linked</b>	<b>14.26%</b>	<b>15.13%</b>	<b>23.90%</b>	<b>23.29%</b>
	<b>Grand Total</b>	<b>11.37%</b>	<b>11.91%</b>	<b>16.18%</b>	<b>16.00%</b>
	Shareholders' Funds	8.41%	8.68%	8.62%	9.70%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	16.21%	7.21%	11.79%	17.99%
	Non Par	14.62%	8.34%	11.05%	14.36%
	<b>Sub - Total : Non-Linked</b>	<b>15.02%</b>	<b>8.03%</b>	<b>11.26%</b>	<b>15.16%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-0.55%	-0.52%	22.24%	34.56%
	<b>Sub - Total : Linked</b>	<b>-0.55%</b>	<b>-0.52%</b>	<b>22.24%</b>	<b>34.56%</b>
	<b>Grand Total</b>	<b>7.30%</b>	<b>3.79%</b>	<b>16.76%</b>	<b>25.03%</b>
	Shareholders' Funds	14.64%	8.86%	10.66%	13.62%
<b>14</b>	<b>Conservation Ratio</b>	<b>84.01%</b>	<b>85.95%</b>	<b>80.39%</b>	<b>83.88%</b>
	Participating Life	84.63%	85.04%	88.56%	86.98%
	Participating Pension	92.69%	91.29%	85.33%	78.25%
	Group Pension	83.92%	89.25%	90.51%	91.39%
	Non Participating	86.74%	87.77%	74.32%	82.97%
	Linked Life	82.48%	85.99%	79.70%	83.28%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	74.39%	79.49%	80.74%	78.38%
<b>15</b>	<b>Persistency Ratio (based on no. of policies)*</b>				
	For 13th month	63.55%	69.37%	66.79%	67.24%
	For 25th month	54.47%	57.32%	58.33%	59.12%
	For 37th month	51.61%	52.05%	44.74%	43.99%
	For 49th Month	41.37%	39.24%	25.89%	25.47%
	for 61st month	20.28%	16.54%	16.40%	11.71%
<b>16</b>	<b>Persistency Ratio (based on premium)*</b>				
	For 13th month	70.50%	76.91%	72.07%	76.00%
	For 25th month	63.43%	68.10%	64.20%	68.31%
	For 37th month	56.27%	61.38%	58.48%	51.71%
	For 49th Month	56.09%	48.19%	21.72%	19.55%
	For 61st month	14.52%	11.13%	7.67%	6.85%
<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 September 30, 2015	Upto the quarter September 30, 2015	For the quarter September 30, 2014	Upto the quarter September 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)	2.06	4.08	2.17	4.59
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.06	4.08	2.17	4.59
6	Book value per share (₹)	44.37	44.37	38.18	38.18

\* (Persistency calculated on the data as at 30/06/2015)

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.

\* The 'Upto the Quarter' Persistency Ratios are calculated using the trailing 12 months business.