

Analytical Ratios

S. No.	Particulars	For the quarter December 31, 2015	Upto the quarter December 31, 2015	For the quarter December 31, 2014	Upto the quarter December 31, 2014
1	New business premium income growth				
	-Segment-wise				
	Participating Life	-2.9%	8.3%	71.1%	66.9%
	Participating Pension	-15.9%	0.3%	-31.0%	-23.9%
	Group Pension	0.0%	0.0%	0.0%	0.0%
	Non Participating	-19.9%	17.6%	-19.0%	-19.3%
	Linked Life	67.5%	82.6%	60.4%	22.6%
	Linked Group	-67.4%	-25.4%	2160.2%	643.0%
	Linked Pension	87.3%	69.5%	32216.6%	8268.3%
2	Net retention ratio	99.4%	98.8%	99.5%	99.4%
3	Expense of Management to Gross Direct Premium Ratio	15.0%	16.1%	14.5%	16.8%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.9%	4.6%	4.8%	4.9%
5	Ratio of Policyholders' liabilities to shareholders' funds	1576.4%	1576.4%	1600.8%	1600.8%
6	Growth rate of Shareholders' funds	4.5%	14.7%	4.2%	19.1%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.28%	0.8%	0.1%	0.8%
8	Change in net worth (₹ in lacs)	19,867	59,581	16,198	63,784
9	Profit after tax / Total income	4%	5%	3%	4%
10	(Total Real Estate+ Loans) / Cash and invested assets	0.45%	0.45%	0%	0%
11	Total Investments / (Capital + Surplus)	1685%	1685%	1717%	1717%
12	Total Affiliated Investments / (Capital + Surplus)	26%	26%	24%	24%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non-Linked</u>				
	Par	8.80%	8.64%	9.58%	9.46%
	Non Par	9.84%	9.48%	9.72%	9.64%
	Sub - Total : Non-Linked	9.55%	9.25%	9.69%	9.60%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	8.65%	12.96%	26.20%	24.26%
	Sub - Total : Linked	8.65%	12.96%	26.20%	24.26%
	Grand Total	9.12%	10.97%	17.24%	16.41%
	Shareholders' Funds	8.56%	8.64%	9.39%	9.59%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non-Linked</u>				
	Par	0.24%	4.88%	33.17%	23.07%
	Non Par	4.84%	7.17%	24.28%	17.68%
	Sub - Total : Non-Linked	3.56%	6.54%	26.35%	18.90%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	3.22%	0.73%	21.74%	30.27%
	Sub - Total : Linked	3.22%	0.73%	21.74%	30.27%
	Grand Total	3.41%	3.66%	23.86%	24.64%
	Shareholders' Funds	4.90%	7.53%	23.68%	16.98%
14	Conservation Ratio	79.44%	82.93%	81.57%	82.84%
	Participating Life	82.14%	83.71%	85.53%	86.33%
	Participating Pension	86.95%	88.76%	85.00%	82.07%
	Group Pension	74.47%	84.25%	93.39%	92.06%
	Non Participating	87.15%	87.49%	75.64%	79.47%
	Linked Life	72.65%	79.49%	84.10%	83.65%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	76.78%	78.54%	70.83%	76.41%
15	Persistency Ratio (based on no. of policies)*				
	For 13th month	63.04%	68.45%	63.85%	66.48%
	For 25th month	57.23%	58.27%	52.83%	55.02%
	For 37th month	47.36%	48.38%	57.34%	51.34%
	For 49th Month	53.47%	47.06%	27.54%	26.21%
	for 61st month	21.01%	17.57%	15.59%	12.21%
16	Persistency Ratio (based on premium)*				
	For 13th month	71.50%	76.14%	70.65%	75.04%
	For 25th month	64.77%	67.92%	62.32%	67.12%
	For 37th month	57.28%	60.83%	57.39%	61.43%
	For 49th Month	54.08%	58.32%	22.30%	20.54%
	For 61st month	14.00%	11.93%	10.75%	8.11%
16	NPA Ratio				
	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 December 31, 2015	Upto the quarter December 31, 2015	For the quarter December 31, 2014	Upto the quarter December 31, 2014
1	No. of shares	1,00,00,00,000	1,00,00,00,000	1,00,00,00,000	1,00,00,00,000
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)	1.97	6.05	1.56	6.15
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.97	6.05	1.56	6.15
6	Book value per share (₹)	46.35	46.35	39.80	39.80

* (Persistency calculated on the data as at 30/09/2015)

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.