

Analytical Ratios

| S. No. | Particulars | For the quarter March 31, 2015 | Upto the quarter March 31, 2015 | For the quarter March 31, 2014 | Upto the quarter March 31, 2014 |
|-----------|---|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|
| 1 | New business premium income growth | | | | |
| | -Segment-wise | | | | |
| | Participating Life | 0.00% | 46.08% | 17.43% | 23.04% |
| | Participating Pension | 19.00% | -9.86% | 753.56% | 1112.01% |
| | Group Pension | 30.47% | 0.00% | 0.00% | 0.00% |
| | Non Participating | 0.00% | -22.31% | -5.25% | -14.77% |
| | Linked Life | -26.78% | 41.21% | -18.61% | -4.28% |
| | Linked Group | 74.89% | 593.04% | -4.09% | 10.03% |
| | Linked Pension | 507.58% | 204.96% | 13523.92% | 5439.01% |
| 2 | Net retention ratio | 99.28% | 99.32% | 99.33% | 99.24% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 11.80% | 14.83% | 11.96% | 16.57% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 4.43% | 4.69% | 4.12% | 5.18% |
| 5 | Ratio of Policyholders' liabilities to shareholders' funds | 1687.65% | 1687.65% | 1665.13% | 1665.13% |
| 6 | Growth rate of Shareholders' funds | 1.49% | 20.86% | 2.80% | 23.33% |
| 7 | Ratio of surplus / (deficit) to Policyholders' liability | 0.42% | 1.02% | 0.81% | 1.48% |
| 8 | Change in net worth (₹ in lacs) | 69,708 | 69,708 | 63,228 | 63,228 |
| 9 | Profit after tax / Total income | 2.86% | 3.52% | 3.11% | 4.29% |
| 10 | (Total Real Estate+ Loans) / Cash and invested assets | 0.31% | 0.31% | 0.39% | 0.39% |
| 11 | Total Investments / (Capital + Surplus) | 1795.11% | 1795.11% | 1768.84% | 1768.84% |
| 12 | Total Affiliated Investments / (Capital + Surplus) | 31.53% | 31.53% | 27.40% | 27.40% |
| 13 | Investment Yield (Annualized) | | | | |
| | A. With Realized Gains | | | | |
| | Policyholders' Funds : | | | | |
| | <u>Non Linked</u> | | | | |
| | Par | 11.02% | 9.84% | 9.36% | 8.70% |
| | Non Par | 10.66% | 9.89% | 9.14% | 9.19% |
| | Sub - Total : Non-Linked | 10.74% | 9.88% | 9.17% | 9.09% |
| | <u>Linked</u> | | | | |
| | Par | NA | NA | NA | NA |
| | Non Par | 23.57% | 24.09% | 12.14% | 8.93% |
| | Sub - Total : Linked | 23.57% | 24.09% | 12.14% | 8.93% |
| | Grand Total | 16.42% | 16.41% | 10.66% | 9.01% |
| | Shareholders' Funds | 10.35% | 9.78% | 9.03% | 9.13% |
| | B. With Unrealized Gains | | | | |
| | Policyholders' Funds : | | | | |
| | <u>Non Linked</u> | | | | |
| | Par | 14.31% | 20.91% | 15.59% | 4.68% |
| | Non Par | 14.46% | 16.88% | 12.38% | 5.95% |
| | Sub - Total : Non-Linked | 14.54% | 17.83% | 12.93% | 5.70% |
| | <u>Linked</u> | | | | |
| | Par | NA | NA | NA | NA |
| | Non Par | 19.37% | 27.59% | 23.10% | 16.77% |
| | Sub - Total : Linked | 19.37% | 27.59% | 23.10% | 16.77% |
| | Grand Total | 16.78% | 22.70% | 17.99% | 11.35% |
| | Shareholders' Funds | 13.82% | 16.20% | 12.43% | 6.11% |
| 14 | Conservation Ratio | 0.00% | 84.63% | 81.25% | 71.95% |
| | Participating Life | 87.47% | 86.00% | 86.87% | 86.51% |
| | Participating Pension | 85.50% | 78.83% | 84.70% | 81.50% |
| | Group Pension | 72.17% | 88.38% | 73.07% | 73.87% |
| | Non Participating | 80.37% | 85.37% | 73.37% | 77.14% |
| | Linked Life | 98.03% | 84.24% | 83.59% | 65.87% |
| | Linked Group | 85.05% | 0.00% | 0.00% | 0.00% |
| | Linked Pension | 0.00% | 74.53% | 69.76% | 57.55% |
| 15 | Persistency Ratio (based on no. of policies)* | | | | |
| | For 13th month | 66.52% | 68.41% | 64.22% | 65.59% |
| | For 25th month | 52.95% | 55.41% | 55.28% | 60.89% |
| | For 37th month | 41.13% | 46.99% | 52.87% | 43.51% |
| | For 49th Month | 38.30% | 32.56% | 24.17% | 25.52% |
| | for 61st month | 13.55% | 15.55% | 10.50% | 11.64% |
| 16 | Persistency Ratio (based on premium)* | | | | |
| | For 13th month | 70.05% | 73.60% | 70.90% | 72.11% |
| | For 25th month | 62.53% | 65.23% | 60.01% | 65.59% |
| | For 37th month | 54.27% | 59.58% | 56.47% | 41.99% |
| | For 49th Month | 53.51% | 34.51% | 20.36% | 20.04% |
| | For 61st month | 8.82% | 9.68% | 5.97% | 7.17% |
| 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 March 31, 2015 | Upto the quarter March 31, 2015 | For the quarter March 31, 2014 | Upto the quarter March 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) | 2.05 | 8.20 | 1.99 | 7.40 |
| 5 | Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 2.05 | 8.20 | 1.99 | 7.40 |
| 6 | Book value per share (₹) | 40.39 | 40.39 | 33.42 | 33.42 |

* (Persistency calculated on the data as at 31/12/2014)

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.