

Analytical Ratios

S. No.	Particulars	For the Quarter June 30, 2017	Upto the Quarter June 30, 2017	For the Quarter June 30, 2016	Upto the Quarter June 30, 2016
<b>1</b>	<b>New business premium income growth</b>				
	<b>Segment-wise</b>				
	Participating Life	30.87%	30.87%	1.24%	1.24%
	Participating Pension	88.86%	88.86%	-42.24%	-42.24%
	Group Pension	-	-	-	-
	Non Participating	-42.57%	-42.57%	92.14%	92.14%
	Linked Life	53.35%	53.35%	102.95%	102.95%
	Linked Group	1110.78%	1110.78%	12.53%	12.53%
	Linked Pension	93.57%	93.57%	222.87%	222.87%
<b>2</b>	<b>Net retention ratio</b>	99.33%	99.33%	98.78%	98.78%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	15.66%	15.66%	15.61%	15.61%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	4.36%	4.36%	3.34%	3.34%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	1642.03%	1642.03%	1583.58%	1583.58%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	5.88%	5.88%	4.88%	4.88%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.27%	0.27%	0.20%	0.20%
<b>8</b>	<b>Change in net worth (₹ in lacs)</b>	32,672	32,672	23,092	23,092
<b>9</b>	<b>Profit after tax / Total income</b>	4.82%	4.82%	3.65%	3.65%
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.55%	0.55%	0.43%	0.43%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	1751.85%	1751.85%	1694.16%	1694.16%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	21.37%	21.37%	23.93%	23.93%
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.92%	8.92%	8.35%	8.35%
	Non Par	9.52%	9.52%	8.88%	8.88%
	<b>Sub - Total : Non-Linked</b>	<b>9.32%</b>	<b>9.32%</b>	<b>8.72%</b>	<b>8.72%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	9.97%	9.97%	10.31%	10.31%
	<b>Sub - Total : Linked</b>	<b>9.97%</b>	<b>9.97%</b>	<b>10.31%</b>	<b>10.31%</b>
	<b>Grand Total</b>	<b>9.61%</b>	<b>9.61%</b>	<b>9.44%</b>	<b>9.44%</b>
	Shareholders' Funds	10.04%	10.04%	8.70%	8.70%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	17.30%	17.30%	15.84%	15.84%
	Non Par	12.18%	12.18%	11.93%	11.93%
	<b>Sub - Total : Non-Linked</b>	<b>13.90%</b>	<b>13.90%</b>	<b>13.10%</b>	<b>13.10%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	13.45%	13.45%	17.95%	17.95%
	<b>Sub - Total : Linked</b>	<b>13.45%</b>	<b>13.45%</b>	<b>17.95%</b>	<b>17.95%</b>
	<b>Grand Total</b>	<b>13.69%</b>	<b>13.69%</b>	<b>15.34%</b>	<b>15.34%</b>
	Shareholders' Funds	11.85%	11.85%	12.26%	12.26%
<b>14</b>	<b>Conservation Ratio</b>	<b>86.96%</b>	<b>86.96%</b>	<b>86.30%</b>	<b>86.30%</b>
	Participating Life	88.81%	88.81%	86.86%	86.86%
	Participating Pension	90.21%	90.21%	95.93%	95.93%
	Group Pension	126.83%	126.83%	93.95%	93.95%
	Non Participating	87.53%	87.53%	90.86%	90.86%
	Linked Life	84.68%	84.68%	81.44%	81.44%
	Linked Group	-	-	0.00%	-
	Linked Pension	91.43%	91.43%	89.26%	89.26%
<b>15</b>	<b>Persistency Ratio (excluding single premium and fully paid up policies - based on no. of policies)*</b>				
	For 13th month	62.67%	69.28%	66.17%	70.26%
	For 25th month	56.67%	59.70%	51.23%	59.77%
	For 37th month	46.14%	54.41%	49.62%	51.30%
	For 49th Month	43.16%	45.42%	45.29%	44.13%
	for 61st month	36.31%	37.21%	36.52%	31.14%
<b>16</b>	<b>Persistency Ratio (excluding single premium and fully paid up policies - based on premium)*</b>				
	For 13th month	76.54%	78.93%	75.92%	78.40%
	For 25th month	67.99%	69.76%	64.79%	69.05%
	For 37th month	59.03%	62.85%	59.71%	62.03%
	For 49th Month	54.75%	57.29%	56.56%	58.28%
	For 61st month	41.24%	44.17%	41.26%	29.40%
<b>17</b>	<b>Persistency Ratio (Including single premium and fully paid up policies - based on no. of policies)*</b>				
	For 13th month	69.44%	73.90%	71.74%	74.87%
	For 25th month	63.72%	65.86%	60.22%	65.67%
	For 37th month	55.80%	60.94%	56.28%	57.66%
	For 49th Month	50.04%	51.80%	52.42%	49.98%
	for 61st month	48.21%	46.81%	58.59%	51.89%
<b>18</b>	<b>Persistency Ratio (Including single premium and fully paid up policies - based on premium)*</b>				
	For 13th month	80.27%	81.97%	80.63%	82.03%
	For 25th month	74.19%	74.81%	70.36%	72.71%
	For 37th month	65.45%	67.19%	66.25%	67.21%
	For 49th Month	61.97%	63.00%	69.45%	73.29%
	For 61st month	62.19%	64.62%	73.16%	61.08%
<b>19</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, 2017	Upto the Quarter June 30, 2017	For the Quarter June 30, 2016	Upto the Quarter June 30, 2016
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)	70.10/29.90	70.10/29.90	74.00/26.00	74.00/26.00
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)	3.13	3.13	2.15	2.15
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.13	3.13	2.15	2.15
6	Book value per share (₹)	58.79	58.79	49.64	49.64

\* (Persistency calculated on the data as at 30/06/2017)

\* 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 the trailing 12 months business as on 31st May 2017. Last year's ratios have been revised accordingly.