

Analytical Ratios

S. No.	Particulars	For the Quarter June 30, 2018	Upto the Quarter June 30, 2018	For the Quarter June 30, 2017	Upto the Quarter June 30, 2017
1	<b>New business premium income growth</b>				
	<b>Segment-wise</b>				
	Participating Life	16.64%	16.64%	30.87%	30.87%
	Participating Pension	10.74%	10.74%	88.86%	88.86%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Non Participating	27.29%	27.29%	-42.57%	-42.57%
	Linked Life	5.05%	5.05%	53.35%	53.35%
	Linked Group	92.64%	92.64%	1110.78%	1110.78%
	Linked Pension	14.95%	14.95%	93.57%	93.57%
2	<b>Net retention ratio</b>	99.91%	99.91%	99.33%	99.33%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	13.77%	13.77%	14.17%	14.17%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	4.12%	4.12%	4.36%	4.36%
5	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	1687.16%	1687.16%	1642.03%	1642.03%
6	<b>Growth rate of Shareholders' funds</b>	4.53%	4.53%	5.88%	5.88%
7	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.27%	0.27%	0.27%	0.27%
8	<b>Change in net worth (₹ in lacs)</b>	29,565	29,565	32,672	32,672
9	<b>Profit after tax / Total income</b>	5.07%	5.07%	4.82%	0.16%
10	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.45%	0.45%	0.55%	0.00%
11	<b>Total Investments / (Capital + Surplus)</b>	1787.54%	1787.54%	1751.85%	1751.85%
12	<b>Total Affiliated Investments / (Capital + Surplus)</b>	7.51%	7.51%	9.03%	9.03%
13	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.47%	9.47%	8.92%	8.92%
	Non Par	9.29%	9.29%	9.52%	9.52%
	<b>Sub -Total : Non-Linked</b>	<b>9.36%</b>	<b>9.36%</b>	<b>9.32%</b>	<b>9.32%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	6.58%	6.58%	9.97%	9.97%
	<b>Sub - Total : Linked</b>	<b>6.58%</b>	<b>6.58%</b>	<b>9.97%</b>	<b>9.97%</b>
	<b>Grand Total</b>	<b>8.03%</b>	<b>8.03%</b>	<b>9.61%</b>	<b>9.61%</b>
	Shareholders' Funds	9.98%	9.98%	10.04%	10.04%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	-3.09%	-3.09%	17.30%	17.30%
	Non Par	-2.19%	-2.19%	12.18%	12.18%
	<b>Sub - Total : Non-Linked</b>	<b>-2.53%</b>	<b>-2.53%</b>	<b>13.90%</b>	<b>13.90%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	5.77%	5.77%	13.45%	13.45%
	<b>Sub - Total : Linked</b>	<b>5.77%</b>	<b>5.77%</b>	<b>13.45%</b>	<b>13.45%</b>
	<b>Grand Total</b>	<b>1.50%</b>	<b>1.50%</b>	<b>13.69%</b>	<b>13.69%</b>
	Shareholders' Funds	-2.01%	-2.01%	11.85%	11.85%
14	<b>Conservation Ratio</b>	<b>84.90%</b>	<b>84.90%</b>	<b>86.96%</b>	<b>86.96%</b>
	Participating Life	86.28%	86.28%	88.81%	88.81%
	Participating Pension	93.83%	93.83%	90.21%	90.21%
	Group Pension	98.43%	98.43%	126.83%	126.83%
	Non Participating	81.10%	81.10%	87.53%	87.53%
	Linked Life	84.71%	84.71%	84.68%	84.68%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	89.66%	89.66%	91.43%	91.43%
15	<b>Persistency Ratio (excluding single premium and fully paid up policies - based on no. of policies)*</b>				
	For 13th month	55.55%	67.70%	62.67%	69.28%
	For 25th month	54.12%	58.93%	56.67%	59.70%
	For 37th month	52.89%	54.84%	46.14%	54.41%
	For 49th Month	39.69%	48.83%	43.16%	45.42%
	for 61st month	37.87%	38.15%	36.31%	37.21%
16	<b>Persistency Ratio (excluding single premium and fully paid up policies - based on premium)*</b>				
	For 13th month	80.77%	82.25%	76.54%	78.93%
	For 25th month	69.44%	70.97%	67.99%	69.76%
	For 37th month	64.47%	65.48%	59.03%	62.85%
	For 49th Month	54.35%	58.70%	54.75%	57.29%
	For 61st month	44.26%	45.71%	41.24%	44.17%
17	<b>Persistency Ratio (Including single premium and fully paid up policies - based on no. of policies)*</b>				
	For 13th month	61.75%	71.71%	69.44%	73.90%
	For 25th month	62.36%	65.03%	63.72%	65.86%
	For 37th month	60.30%	61.49%	55.80%	60.94%
	For 49th Month	50.07%	55.70%	50.04%	51.80%
	for 61st month	49.44%	47.92%	48.21%	46.81%
18	<b>Persistency Ratio (Including single premium and fully paid up policies - based on premium)*</b>				
	For 13th month	82.47%	83.67%	80.27%	81.97%
	For 25th month	74.27%	75.12%	74.19%	74.81%
	For 37th month	71.30%	71.19%	65.45%	67.19%
	For 49th Month	61.35%	63.42%	61.97%	63.00%
	For 61st month	57.82%	56.99%	62.19%	64.62%
19	<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, 2018	Upto the Quarter June 30, 2018	For the Quarter June 30, 2017	Upto the Quarter June 30, 2017
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)	69.73% / 30.27%	69.73% / 30.27%	70.10/29.90	70.10/29.90
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)	3.54	3.54	3.13	3.13
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.54	3.54	3.13	3.13
6	Book value per share (₹)	68.23	68.23	58.79	58.79

\* 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 policies issued in June to May period of the relevant years and 'For the Quarter' Persistency ratios are calculated using policies issued in March to May period of the relevant years.