

FORM L-22

Analytical Ratios : 31.03.2019

Sl.No.	Particulars	FOR THE QUARTER ENDED ON 31 st MARCH 2019	UP TO THE QUARTER ENDED ON 31 st MARCH 2019	FOR THE QUARTER ENDED ON 31 st MARCH 2018	UP TO THE QUARTER ENDED ON 31 st MARCH 2018
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	0.47%	3.98%	9.28%	12.64%
	Pension	83.00%	-10.93%	17.42%	14.38%
	Group	54.15%	10.13%	-27.83%	5.06%
	Linked				
	Life	-42.59%	-38.39%	146.39%	173.70%
	Pension	0.00	0.00	0.00	0.00
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.86%	99.91%	99.90%	99.88%
3	Expense of Management to Gross Direct Premium Ratio	13.08%	14.38%	17.66%	15.21%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.87%	5.73%	6.59%	5.74%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4501.19	-	4291.26
6	Growth rate of shareholders' fund	-	4.35%	-	7.24%
7	Ratio of surplus to policy holders' liability	#	1.80%	#	1.79%
8	Change in net worth (Amount in ₹ 000)	84955	283111	3907	439197
9	Profit after tax/Total Income	0.015	0.005	0.017	0.005
10	(Total real estate + loans)/(Cash & invested assets)	-	4.09%	-	4.42%
11	Total investments/(Capital + Surplus)	-	4481.01	-	4317.59
12	Total affiliated investments/(Capital+ Surplus)	-	73.59	-	37.89
13	Investment Yield *	7.59%	7.59%	7.74%	7.71%
14	Conservation Ratio	91.06%	92.19%	87.20%	90.77%

15	Persistency Ratio**				
	For 13th month				
	By no. of policies	57.00%	66.00%	58.00%	66.00%
	By annualized premium	69.00%	77.00%	68.00%	76.00%
	For 25th month				
	By no. of policies	53.00%	60.00%	51.00%	58.00%
	By annualized premium	64.00%	71.00%	62.00%	68.00%
	For 37th month				
	By no. of policies	48.00%	54.00%	46.00%	53.00%
	By annualized premium	59.00%	65.00%	57.00%	63.00%
	For 49th month				
	By no. of policies	44.00%	50.00%	38.00%	53.00%
	By annualized premium	54.00%	60.00%	48.00%	66.00%
	For 61st month				
	By no. of policies	37.00%	51.00%	36.00%	43.00%
	By annualized premium	47.00%	63.00%	52.00%	59.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	6.15%	#	6.23%
	Net NPA Ratio	#	0.27%	#	1.82%
Equity Holding pattern for Life Insurers					
1	(a) No of shares	NA	NA	NA	NA
2	(b) Percentage of shareholding	NA	NA	NA	NA
3	(c) % of Government holding	100%	100%	100%	100%
4	(a) basic and diluted EPS before extraordinary items	NA	NA	NA	NA
5	(b) Basic and diluted EPS after extraordinary items	NA	NA	NA	NA
6	(iv) Book value per share	NA	NA	NA	NA

Previous Period's Ratios are worked out on regrouped figures

cannot be worked out

* Yield is calculated on Mean Policyholders' Fund.

** Persistency Ratios have been calculated as per revised IRDAI guidelines

Note: All Ratios are in percentage form except the ratios stated below:

- Ratio of Policyholder's liabilities to shareholder's funds
- Profit after tax/ total Income.
- Total Investments/(Capital +Surplus)
- Total affiliated Investments/(Capital +Surplus)
- Change in Net Worth is in Rs. Thousand