

## Analytical Ratios : 31.03.2022

Sl.No.	Particular	For the quarter ended 31st March 2022	Up to the quarter ended 31st March 2022	For the quarter ended 31st March 2021	Up to the quarter ended 31st March 2021
<b>1</b>	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	128.80%	226.42%	593.43%	714.71%
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	8.10%	10.00%	18.50%	-1.78%
	b) Annuity	NA	NA	NA	NA
	c) Pension	-96.79%	-98.53%	-98.67%	-87.68%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	<b>Non Participating:</b>				
	a) Life	25.09%	12.80%	60.33%	26.81%
	b) Annuity	50.38%	-35.02%	21.48%	33.17%
	c) Pension	48.16%	12.79%	27.86%	-6.30%
	d) Health	-14.57%	-7.46%	51.59%	-2.52%
	e) Variable Insurance	NA	NA	NA	NA
<b>2</b>	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	42.91%	41.71%	36.39%	51.06%
<b>3</b>	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	1.15%	1.25%	0.68%	0.41%
<b>4</b>	<b>Net Retention Ratio</b>	99.84%	99.86%	99.87%	99.89%
<b>5</b>	<b>Conservation Ratio (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life (Individual and Group)	88.84%	106.17%	102.00%	93.59%
	b) Pension	80.15%	78.97%	82.72%	75.69%
	c) Health	88.74%	86.66%	99.34%	98.11%
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	90.71%	92.76%	96.44%	94.65%
	b) Annuity	81.29%	82.89%	68.72%	78.08%
	c) Pension	91.55%	35.33%	85.31%	89.79%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	<b>Non Participating:</b>				
	a) Life (Individual and Group)	119.39%	88.12%	88.55%	86.26%
	b) Annuity	39.24%	58.98%	165.14%	102.26%
	c) Pension (Individual and Group)	51.66%	28.19%	38.73%	8.48%
	d) Health	80.30%	80.18%	76.38%	74.99%
	e) Variable Insurance	76.45%	54.41%	35.17%	55.42%
<b>6</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	13.53%	14.50%	13.67%	14.17%
<b>7</b>	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	5.38%	5.41%	6.14%	5.50%
<b>8</b>	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	NA	NA	NA	NA
<b>9</b>	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	NA	NA	NA	NA
<b>10</b>	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	398.59	398.59	585.24	585.24
<b>11</b>	<b>Change in net worth (Amount in Rs. Lakhs)</b>	235874.75	404844.67	559164.04	562116.53
<b>12</b>	<b>Growth in Networth</b>	-	71.64%	-	760.10%
<b>13</b>	<b>Ratio of Surplus to Policyholders' Fund</b>	-	1.40%	-	1.60%
<b>14</b>	<b>Profit after tax / Total Income</b>	1.12%	0.56%	1.53%	0.43%
<b>15</b>	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	-	3.20%	-	3.52%
<b>16</b>	<b>Total Investments/(Capital + Reserves and Surplus)</b>	-	389.24	-	572.57
<b>17</b>	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	-	5.01	-	7.78
<b>18</b>	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain *</b>				
	<b>A Without unrealized gain</b>				
	<b>Policyholder's Fund:Non linked Par</b>	7.66%	8.89%	7.93%	8.82%
	<b>Non Par</b>	6.76%	7.56%	7.62%	8.23%
	<b>Linked</b>	18.58%	13.11%	17.54%	10.12%
	<b>Total</b>	7.46%	8.55%	8.02%	8.69%
	<b>Shareholder's Fund</b>	5.11%	3.00%	6.67%	3.35%
	<b>B With unrealised gain</b>				
	<b>Policyholder's Fund:Non linked Par</b>	9.63%	13.11%	17.51%	21.90%
	<b>Non Par</b>	10.79%	45.23%	9.59%	9.02%
	<b>Linked</b>	-62.41%	30.87%	18.42%	30.08%

<b>Total</b>	9.39%	21.84%	15.41%	18.52%
<b>Shareholder's Fund</b>	4.30%	3.64%	4.22%	8.78%

19	<b>Persistence Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category) **</b>							
		For 13th month	69.24%	75.59%	73.94%	78.78%		
		For 25th month	68.23%	73.47%	62.73%	70.02%		
		For 37th month	59.51%	66.58%	60.22%	66.93%		
		For 49th Month	57.49%	63.85%	57.49%	63.11%		
		for 61st month	55.62%	61.00%	54.43%	58.79%		
	<b>Persistence Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)</b>							
		For 13th month	99.75%	99.62%	99.75%	99.55%		
		For 25th month	98.99%	98.73%	99.08%	98.81%		
		For 37th month	97.93%	97.44%	98.11%	97.98%		
		For 49th Month	96.40%	96.39%	96.53%	97.28%		
		for 61st month	94.91%	95.93%	96.55%	95.42%		
	<b>Persistence Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>							
		For 13th month	56.03%	63.45%	62.54%	67.46%		
		For 25th month	55.41%	60.70%	50.23%	57.91%		
		For 37th month	46.86%	54.09%	47.74%	55.05%		
	For 49th Month	45.02%	51.90%	46.43%	52.06%			
	for 61st month	44.54%	49.86%	43.41%	47.93%			
<b>Persistence Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)</b>								
	For 13th month	99.73%	99.52%	99.66%	99.37%			
	For 25th month	98.76%	98.41%	98.93%	98.61%			
	For 37th month	97.77%	97.23%	97.81%	97.47%			
	For 49th Month	96.22%	95.92%	96.16%	96.09%			
	for 61st month	94.70%	94.71%	96.02%	94.63%			
20	<b>NPA Ratio</b>							
	<b>Policyholders' Funds</b>							
		Non linked Par Gross NPA Ratio	6.53%	6.53%	7.95%	7.95%		
		Net NPA Ratio	0.06%	0.06%	0.06%	0.06%		
		Non linked Non Par Gross NPA Ratio	4.31%	4.31%	7.19%	7.19%		
		Net NPA Ratio	0.00%	0.00%	0.00%	0.00%		
		Linked Gross NPA Ratio	13.48%	13.48%	10.21%	10.21%		
		Net NPA Ratio	0.00%	0.00%	0.00%	0.00%		
		Total Gross NPA Ratio	6.03%	6.03%	7.78%	7.78%		
		Total Net NPA Ratio	0.04%	0.04%	0.05%	0.05%		
	<b>Shareholders' Funds</b>							
		Gross NPA Ratio	0	0	0	0		
		Net NPA Ratio	0	0	0	0		
21	<b>Solvency Ratio (Within India business)</b>				1.85	1.85	1.76	1.76
22	<b>Debt Equity Ratio</b>				NA	NA	NA	NA
23	<b>Debt Service Coverage Ratio</b>				NA	NA	NA	NA
24	<b>Interest Service Coverage Ratio</b>				NA	NA	NA	NA
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>				12470.55	14491.25	11168.63	13856.52

**Equity Holding Pattern for Life Insurers and information on earnings:**

1	No. of shares (In Lakhs)	63249.97	63249.97	63249.97	63249.97
2	Percentage of shareholding				
	Indian	100.00%	100.00%	100.00%	100.00%
	Foreign	0	0	0	0
3	Percentage of Government holding (in case of public sector insurance companies)	100.00%	100.00%	100.00%	100.00%
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	3.75	6.39	4.57	4.59
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	3.75	6.39	4.57	4.59
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.75	6.39	4.57	4.59
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.75	6.39	4.57	4.59
8	Book value per share (Rs)	16.46	16.46	10.06	10.06

Previous Period's Ratios are worked out on regrouped figures

"NA" : Not available

\*\* Persistence Ratios have been calculated as per revised IRDAI guidelines

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

a) Total Investments/(Capital+Surplus)

b) Total affiliated Investments/(Capital+Surplus)

c) Change in Net Worth is in Rs. Lakhs

d) Average ticket size in Rs. - Individual premium (Non-Single)