

FORM L-22

Analytical Ratios :30.06.2017

Sl.No.	Particulars	For the quarter ended 30th June 2017	Up to the quarter ended 30th June 2017	For the quarter ended 30th June 2016	Up to the quarter ended 30th June 2016
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	6.93%	6.93%	6.28%	6.28%
	Pension	38.91%	38.91%	531.46%	531.46%
	Group	-2.28%	-2.28%	40.35%	40.35%
	Linked				
	Life	253.49%	253.49%	22659.41%	22659.41%
	Pension	N.A.	N.A.	-100.00%	-100.00%
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.86%	99.86%	99.93%	99.93%
3	Expense of Management to Gross Direct Premium Ratio	13.60%	13.60%	14.14%	14.14%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.90%	4.90%	4.70%	4.70%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4046.74	-	3866.59
6	Growth rate of shareholders' fund	-	5.69%	-	0.29%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth(Amount in Rs.'000)	345189	345189	16641	16641
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	4.79%	-	5.56%
11	Total investments/(Capital + Surplus)	-	4098.75	-	3812.69
12	Total affiliated investments/(Capital+ Surplus)	-	40.68	-	39.86
13	Investment Yield*	7.44%	7.44%	7.37%	7.37%
14	Conservation Ratio	91.79%	91.79%	94.59%	94.59%

15	Persistency Ratio#				
	For 13th month				
	By no. of policies	58.00%	58.00%	55.00%	55.00%
	By annualized premium	69.00%	69.00%	65.00%	65.00%
	For 25th month				
	By no. of policies	51.00%	51.00%	49.00%	49.00%
	By annualized premium	61.00%	61.00%	58.00%	58.00%
	For 37th month				
	By no. of policies	46.00%	46.00%	46.00%	46.00%
	By annualized premium	56.00%	56.00%	59.00%	59.00%
	For 49th Month				
	By no. of policies	45.00%	45.00%	42.00%	42.00%
	By annualized premium	58.00%	58.00%	56.00%	56.00%
	For 61st month				
	By no. of policies	41.00%	41.00%	40.00%	40.00%
	By annualized premium	54.00%	54.00%	52.00%	52.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	4.33%	-	4.25%
	Net NPA Ratio	-	1.40%	-	1.88%
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

* Yield is calculated on Mean Policyholders' Fund.