

FORM : L22-Analytical Ratios

Sl No	Ratios	Quarter ended 31 Mar 2016	Year ended 31 Mar 2016	Quarter ended 31 Mar 2015	Year ended 31 Mar 2015
1	New business premium income growth:				
	Participating	18.0%	17.6%	-18.5%	-25.1%
	Non Participating	5.4%	20.2%	0.2%	2.8%
	Pension- Individual	-2446.1%	-836.0%	66.9%	66.6%
	VIP Non Par Pension	-57.9%	-59.9%	4.3%	138.0%
	Annuity	-80.3%	-90.0%	241.2%	270.4%
	Unit - Linked - Individual Pension	-100.0%	-71.1%	-91.5%	103.9%
	Unit - Linked - Individual	83.1%	98.4%	42.8%	6.3%
	Unit - Linked - Group	na	na	na	na
2	Net retention ratio	98.5%	98.5%	99.2%	99.3%
3	Ratio of expenses of management	30.0%	38.8%	23.1%	31.9%
4	Commission ratio	4.8%	6.7%	5.5%	6.2%
5	Ratio of policy holders' liabilities to shareholders' funds	1057.1%	1057.1%	1098.2%	1098.2%
6	Growth rate of shareholders' fund (over previous year same quarter)	12.0%	12.0%	39.8%	39.8%
7	Ratio of policyholders' surplus to policy holders' liability	0.7%	0.7%	0.4%	0.4%
8	Change in net worth - (Rs. Mn)	1,075	888	1,010	2,112
9	Profit / (loss) after tax / total income	12.4%	3.4%	10.2%	2.1%
10	(Total real estate + loans)/ cash and invested assets	1.6%	1.6%	0.9%	0.9%
11	Total investments/ (capital + total surplus) *	1134.5%	1134.5%	1163.4%	1163.4%
12	Total affiliated investments/ (capital + total surplus)	2.1%	2.1%	0.9%	0.9%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.1%	8.8%	3.1%	10.2%
	Non Participating	2.9%	11.2%	2.1%	8.8%
	Pension	2.1%	8.9%	2.1%	9.3%
	Unit Linked Funds	-0.1%	8.1%	6.1%	27.1%
	Shareholders	2.0%	9.7%	2.3%	9.7%
	Without realized gains / (losses)				
	Participating	1.9%	7.6%	2.8%	10.5%
	Non Participating	2.9%	10.8%	2.1%	9.0%
	Pension	1.9%	7.9%	2.2%	9.8%
	Unit Linked Funds	-1.7%	-3.0%	2.9%	26.2%
	Shareholders	2.0%	9.9%	2.3%	9.4%
14	Conservation Ratio				
	Linked	76.3%	78.1%	77.3%	78.7%
	Non Linked	61.0%	68.3%	80.1%	69.0%
	Pension	75.6%	78.4%	75.2%	80.4%
		112.7%	91.3%	103.3%	81.1%
15	Persistency Ratio **				
	For 13th month	61.8%	61.8%	64.6%	64.6%
	For 25th month	58.3%	58.3%	59.6%	59.6%
	For 37th month	57.3%	57.3%	55.1%	55.1%
	For 49th Month	53.1%	53.1%	46.6%	46.6%
	for 61st month	39.7%	39.7%	26.5%	26.5%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,750,000,000	1,750,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.51	0.51	0.58	0.38
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.51	0.51	0.58	0.38
6	(iv) Book value per share (Rs 10 Paid Up)	4.74	4.74	4.24	4.24

* Investments represent the total of Form L12, L13 & L14

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1) Persistency ratios have been calculated based on the data as at 31 March 2016 for those policies where premiums are due and are based on APE.

2) Persistency ratios given above are to be read as follows: for e.g., 25th month's 58.3% for 2016 is based on the new business written from 01 April 2013 to 31 March 2014 and 25th month's 59.6% for 2015 is based on the new business written from 01 April 2012 to 31 March 2013 and so on.

3) Group policies are not included in the persistency ratio.