

FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 30 June 2016	Up to the quarter ended 30 June 2016	For the quarter ended 30 June 2015	Up to the quarter ended 30 June 2015
1	New business premium income growth:				
	Participating	54.2%	54.2%	1.2%	1.2%
	Non Participating	12.8%	12.8%	33.5%	33.5%
	Pension- Individual	-99.9%	-99.9%	59825.5%	59825.5%
	VIP Non Par Pension	611.0%	611.0%	-42.1%	-42.1%
	Annuity	390.8%	390.8%	-109.1%	-109.1%
	Unit - Linked - Individual Pension	na	na	-200.0%	-200.0%
	Unit - Linked - Individual	87.4%	87.4%	22.2%	22.2%
	Unit - Linked - Group	na	na	0.0%	0.0%
2	Net retention ratio	98.5%	98.5%	98.9%	98.9%
3	Ratio of expenses of management	35.4%	35.4%	52.7%	52.7%
4	Commission ratio	6.4%	6.4%	7.3%	7.3%
5	Ratio of policy holders' liabilities to shareholders' funds	1108.7%	1108.7%	1105.8%	1105.8%
6	Growth rate of shareholders' fund (over previous year same quarter)	-0.4%	-0.4%	-0.4%	-0.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.2%	-0.2%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(32)	(32)	(30)	(30)
9	Profit / (loss) after tax / total income	-0.4%	-0.4%	-0.8%	-0.8%
10	(Total real estate + loans)/ cash and invested assets	1.7%	1.7%	1.1%	1.1%
11	Total investments/ (capital + total surplus) *	1182.5%	1182.5%	1170.3%	1170.3%
12	Total affiliated investments/ (capital + total surplus)	1.3%	1.3%	2.3%	2.3%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.1%	2.1%	2.3%	2.3%
	Non Participating	2.9%	2.9%	3.4%	3.4%
	Pension	2.0%	2.0%	2.5%	2.5%
	Unit Linked Funds	1.5%	1.5%	3.5%	3.5%
	Shareholders	2.3%	2.3%	3.0%	3.0%
	Without realized gains / (losses)				
	Participating	2.4%	2.4%	1.9%	1.9%
	Non Participating	3.0%	3.0%	3.3%	3.3%
	Pension	2.5%	2.5%	1.9%	1.9%
	Unit Linked Funds	4.9%	4.9%	-0.6%	-0.6%
	Shareholders	2.0%	2.0%	3.0%	3.0%
14	Conservation Ratio				
	Linked	81.7%	81.7%	78.6%	78.6%
	Non Linked	83.6%	83.6%	68.3%	68.3%
	Pension	81.3%	81.3%	81.1%	81.1%
		83.6%	83.6%	67.9%	67.9%
15	Persistency Ratio **				
	For 13th month	61.1%	61.1%	62.5%	62.5%
	For 25th month	56.4%	56.4%	60.2%	60.2%
	For 37th month	59.0%	59.0%	58.0%	58.0%
	For 49th Month	56.2%	56.2%	49.6%	49.6%
	for 61st month	43.6%	43.6%	30.9%	30.9%
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)	(0.02)	(0.02)	(0.02)	(0.02)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.02)	(0.02)	(0.02)	(0.02)
6	(iv) Book value per share (Rs 10 Paid Up)	4.72	4.72	4.21	4.21

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

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- Persistency ratios have been calculated based on the data as at 30 June 2016 for those policies where premiums are due and are based on APE.
- Persistency ratios given above are to be read as follows: for e.g., 25th month's 56.4% for 2016 is based on the new business written from 01 July 2013 to 30 June 2014 and 25th month's 60.2% for 2015 is based on the new business written from 01 July 2012 to 30 June 2013 and so on.
- Group policies are not included in the persistency ratio.