

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)


FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 31 March 2020	Year ended 31 March 2020	For the quarter ended 31 March 2019	Year ended 31 March 2019
1	New business premium income growth:				
	Participating	-4.9%	22.9%	47.9%	10.2%
	Par Pension	na	-99.1%	na	na
	Non Participating	-8.1%	-6.2%	12.9%	28.7%
	Pension- Individual	-110.7%	-6.6%	54.0%	na
	VIP Non Par Pension	-68.2%	-7.0%	-2.7%	-48.3%
	Annuity	16.8%	99.7%	284.8%	258.1%
	Unit - Linked - Individual Pension	-66.7%	-62.2%	-96.1%	-90.9%
	Unit - Linked - Individual	-59.0%	-4.5%	-63.4%	-48.9%
	Unit - Linked - Group	566.3%	122.2%	-28.6%	-60.6%
2	Net retention ratio	98.7%	97.7%	98.5%	97.4%
3	Ratio of expenses of management	25.2%	32.0%	9.3%	26.8%
4	Commission ratio	4.7%	5.9%	5.8%	6.4%
5	Ratio of policy holders' liabilities to shareholders' funds	1281.0%	1281.0%	1187.8%	1187.8%
6	Growth rate of shareholders' fund (over previous year same quarter)	2.5%	2.5%	11.4%	11.4%
7	Ratio of policyholders' surplus to policy holders' liability	2.6%	2.6%	1.6%	1.6%
8	Change in net worth - (Rs. Mn)	1,472.0	282.4	893.8	1,149.5
9	Profit / (loss) after tax / total income	13.0%	0.7%	6.3%	0.4%
10	(Total real estate + loans)/ cash and invested assets	3.0%	3.0%	2.7%	2.7%
11	Total investments/ (capital + total surplus) *	1303.8%	1303.8%	1214.0%	1214.0%
12	Total affiliated investments/ (capital + total surplus)	-160.5%	-160.5%	8.9%	8.9%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.3%	8.6%	2.0%	7.9%
	Non Participating	1.8%	8.2%	2.0%	7.6%
	Pension	2.0%	8.2%	2.0%	8.5%
	Unit Linked Funds	0.1%	5.5%	1.0%	3.7%
	Shareholders	2.3%	9.4%	2.6%	7.7%
	Without realized gains / (losses)				
	Participating	0.9%	7.2%	2.2%	8.0%
	Non Participating	1.0%	7.3%	2.1%	7.6%
	Pension	0.8%	7.1%	2.1%	8.6%
	Unit Linked Funds	-14.6%	-9.9%	4.2%	7.8%
	Shareholders	2.3%	9.5%	2.5%	7.6%
14	Conservation Ratio				
	Linked	77.8%	82.4%	85.3%	83.4%
	Non Linked	62.0%	72.1%	67.1%	64.4%
	Pension	79.7%	83.8%	87.9%	85.8%
		65.9%	72.1%	84.0%	81.5%
15	Persistency Ratio **				
	For 13th month	72.5%	72.5%	70.7%	70.7%
	For 25th month	61.1%	61.1%	57.2%	57.2%
	For 37th month	51.5%	51.5%	46.7%	46.7%
	For 49th Month	44.0%	44.0%	48.4%	48.4%
	for 61st month	46.0%	46.0%	51.9%	51.9%
16	NPA Ratio				
	- Gross NPA Ratio				
	- Shareholder's	1.5%	1.5%	NIL	NIL
	- Policyholder's				
	Non-Linked Non Participating	0.3%	0.3%	NIL	NIL
	Non-Linked Participating	0.1%	0.1%	NIL	NIL
	Linked Non Participating	0.2%	0.2%	NIL	NIL
	- Net NPA Ratio				
	- Shareholder's	0.0%	0.0%	NIL	NIL
	- Policyholder's				
	Non-Linked Non Participating	0.0%	0.0%	NIL	NIL
	Non-Linked Participating	0.0%	0.0%	NIL	NIL
	Linked Non Participating	0.1%	0.1%	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,850,000,000	1,850,000,000	1,850,000,000	1,850,000,000
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)	0.15	0.15	0.08	0.08
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.15	0.15	0.08	0.08
6	(iv) Book value per share (Rs 10 Paid Up)	6.23	6.23	6.08	6.08

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

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- Persistency ratios have been calculated based on the data as at 31 March 2020 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 61.1% for 2020 is based on the new business written from 01 April 2017 to 31 March 2018 and 25th month's 57.2% for 2019 is based on the new business written from 01 April 2016 to 31 March 2017 and so on.
- Group policies are not included in the persistency ratio.