

FORM : L22-Analytical Ratios

SI No	Ratios	For the Quarter ended 30 September 2020	Upto the Quarter ended 30 September 2020	For the Quarter ended 30 September 2019	Upto the Quarter ended 30 September 2019
1	New business premium income growth:				
	Participating Par Pension	-11.7%	-22.1%	35.0%	37.8%
	Non Participating Pension- Individual	na	na	na	na
	VIP Non Par Pension Annuity	-37.2%	-35.8%	16.5%	-13.6%
	Unit - Linked - Individual	na	na	-76.6%	54.9%
	Unit - Linked - Individual	-97.3%	-83.0%	123.6%	48.3%
	Unit - Linked - Group	1.4%	7.9%	216.4%	252.9%
		na	na	na	-18.1%
		-80.9%	-83.7%	87.3%	18.6%
		-30.9%	105.6%	-64.5%	-65.4%
2	Net retention ratio	97.7%	96.4%	98.1%	96.7%
3	Ratio of expenses of management	25.3%	29.0%	34.4%	35.5%
4	Commission ratio	6.1%	6.0%	7.0%	6.4%
5	Ratio of policy holders' liabilities to shareholders' funds	1413.6%	1413.6%	1339.4%	1339.4%
6	Growth rate of shareholders' fund (over previous year same quarter)	-2.3%	-2.3%	-5.6%	-5.6%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-0.7%	-0.7%
8	Change in net worth - (Rs. Mn)	244.9	(267.5)	(23.7)	(628.7)
9	Profit / (loss) after tax / total income	2.0%	-1.2%	-0.2%	-3.2%
10	(Total real estate + loans)/ cash and invested assets	3.0%	3.0%	2.8%	2.8%
11	Total investments/ (capital + total surplus) *	1453.0%	1453.0%	1366.0%	1366.0%
12	Total affiliated investments/ (capital + total surplus)	0.0%	0.0%	0.0%	0.0%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	1.9%	3.6%	2.3%	4.3%
	Non Participating Pension	1.8%	3.3%	2.5%	4.5%
	Unit Linked Funds	1.9%	4.4%	1.9%	4.0%
	Shareholders	2.2%	3.0%	2.0%	4.1%
		3.5%	5.0%	2.9%	4.8%
	With unrealized gains / (losses)				
	Participating	2.0%	4.2%	2.2%	4.2%
	Non Participating Pension	1.9%	3.7%	2.5%	4.5%
	Unit Linked Funds	2.0%	5.1%	1.9%	4.0%
	Shareholders	4.6%	15.9%	-0.7%	1.2%
		3.5%	4.9%	3.0%	4.9%
14	Conservation Ratio				
	Linked	85.1%	81.0%	86.3%	85.4%
	Non Linked Pension	85.1%	84.6%	70.9%	79.1%
		85.2%	80.9%	86.5%	85.5%
		80.7%	75.8%	112.4%	94.7%
15	Persistency Ratio **				
	For 13th month	72.5%	72.5%	72.3%	72.3%
	For 25th month	60.5%	60.5%	59.3%	59.3%
	For 37th month	52.8%	52.8%	48.4%	48.4%
	For 49th month	45.4%	45.4%	46.1%	46.1%
	for 61st month	42.7%	42.7%	48.1%	48.1%
16	NPA Ratio				
	- Gross NPA Ratio				
	- Shareholder's	1.3%	1.3%	1.4%	1.4%
	- Policyholder's				
	Non-Linked Non Participating	0.3%	0.3%	0.4%	0.4%
	Non-Linked Participating	0.1%	0.1%	0.1%	0.1%
	Linked Non Participating	0.2%	0.2%	0.4%	0.4%
	- Net NPA Ratio				
	- Shareholder's	0.0%	0.0%	0.7%	0.7%
	- Policyholder's				
	Non-Linked Non Participating	0.0%	0.0%	0.2%	0.2%
	Non-Linked Participating	0.0%	0.0%	0.1%	0.1%
	Linked Non Participating	0.0%	0.0%	0.3%	0.3%

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)	(0.14)	(0.14)	(0.34)	(0.34)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.14)	(0.14)	(0.34)	(0.34)
6	(iv) Book value per share (Rs 10 Paid Up)	6.08	6.08	5.74	5.74

* 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 September 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 60.5% for 2020 is based on the new business written from 01 October 2017 to 30 September 2018 and 25th month's 59.3% for 2019 is based on the new business written from 01 October 2016 to 30 September 2017 and so on.
- Group policies are not included in the persistency ratio.