

FORM : L22-Analytical Ratios

SI No	Ratios	For the Quarter ended 31 March 2021	Year ended 31 March 2021	For the Quarter ended 31 March 2020	Year ended 31 March 2020
1	New business premium income growth:				
	Participating Par Pension	12.4%	-5.7%	-4.9%	22.9%
	Non Participating Pension- Individual	na	na	na	-99.1%
	VIP Non Par Pension Annuity	-7.3%	-27.0%	-8.1%	-6.2%
	Unit - Linked - Individual	na	na	-110.7%	-6.6%
	Unit - Linked - Individual	-76.6%	-85.5%	-68.2%	-7.0%
	Unit - Linked - Group	49.2%	19.4%	16.8%	99.7%
		na	na	-66.7%	-62.2%
		153.1%	-39.5%	-59.0%	-4.5%
		na	8.9%	566.3%	122.2%
2	Net retention ratio	98.6%	97.7%	98.7%	97.7%
3	Ratio of expenses of management	21.6%	26.5%	25.2%	32.0%
4	Commission ratio	5.8%	6.4%	5.4%	6.7%
5	Ratio of policy holders' liabilities to shareholders' funds	1431.1%	1431.1%	1281.0%	1281.0%
6	Growth rate of shareholders' fund (over previous year same quarter)	4.7%	4.7%	2.5%	2.5%
7	Ratio of policyholders' surplus to policy holders' liability	0.9%	0.9%	2.6%	2.6%
8	Change in net worth - (Rs. Mn)	849.6	546.7	1,472.0	282.4
9	Profit / (loss) after tax / total income	5.3%	1.1%	13.0%	0.7%
10	(Total real estate + loans)/ cash and invested assets	3.0%	3.0%	3.0%	3.0%
11	Total investments/ (capital + total surplus) *	1459.8%	1459.8%	1303.8%	1303.8%
12	Total affiliated investments/ (capital + total surplus)	0.0%	0.0%	-160.5%	-160.5%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	1.8%	7.4%	2.3%	8.6%
	Non Participating Pension	1.7%	6.9%	1.8%	8.2%
	Unit Linked Funds	2.0%	8.0%	2.0%	8.2%
	Shareholders	3.3%	8.9%	0.1%	5.5%
		1.8%	8.8%	2.3%	9.4%
	With unrealized gains / (losses)				
	Participating	1.9%	8.8%	0.9%	7.2%
	Non Participating Pension	1.8%	7.8%	1.0%	7.3%
	Unit Linked Funds	2.0%	9.1%	0.8%	7.1%
	Shareholders	3.6%	37.6%	-14.6%	-9.9%
		1.6%	8.4%	2.3%	9.5%
14	Conservation Ratio	84.7%	81.9%	77.8%	82.4%
	Linked	65.9%	75.5%	62.0%	72.1%
	Non Linked Pension	86.0%	82.4%	79.7%	83.8%
		90.4%	80.4%	65.9%	72.1%
15	Persistency Ratio **				
	For 13th month	75.3%	75.3%	72.5%	72.5%
	For 25th month	63.6%	63.6%	61.1%	61.1%
	For 37th month	55.0%	55.0%	51.5%	51.5%
	For 49th month	49.4%	49.4%	44.0%	44.0%
	for 61st month	40.6%	40.6%	46.0%	46.0%
16	NPA Ratio				
	- Gross NPA Ratio				
	- Shareholder's	0.9%	0.9%	1.5%	1.5%
	- Policyholder's				
	Non-Linked Non Participating	0.3%	0.3%	0.3%	0.3%
	Non-Linked Participating	0.1%	0.1%	0.1%	0.1%
	Linked Non Participating	0.0%	0.0%	0.2%	0.2%
	- Net NPA Ratio				
	- Shareholder's	0.0%	0.0%	0.0%	0.0%
	- Policyholder's				
	Non-Linked Non Participating	0.0%	0.0%	0.0%	0.0%
	Non-Linked Participating	0.0%	0.0%	0.0%	0.0%
	Linked Non Participating	0.0%	0.0%	0.1%	0.1%

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 year (not to be annualized)	0.30	0.30	0.15	0.15
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	0.30	0.30	0.15	0.15
6	(iv) Book value per share (Rs 10 Paid Up)	6.52	6.52	6.23	6.23

* 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 2021 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 63.6% for 2021 is based on the new business written from 01 April 2018 to 31 March 2019 and 25th month's 61.1% for 2020 is based on the new business written from 01 April 2017 to 31 March 2018 and so on.
- Group policies are not included in the persistency ratio.