

Exide Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 30 June 2021


FORM : L22-Analytical Ratios

Sl No	Ratios	For the Quarter ended 30 June 2021	Upto the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	Upto the Quarter ended 30 June 2020
1	New business premium income growth:				
	Participating	4.5%	4.5%	-37.6%	-37.6%
	Par Pension	na	na	na	na
	Non Participating	113.9%	113.9%	-33.5%	-33.5%
	Pension- Individual	na	na	na	na
	VIP Non Par Pension	-86.7%	-86.7%	-61.2%	-61.2%
	Annuity	-46.9%	-46.9%	14.8%	14.8%
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	310.2%	310.2%	-86.6%	-86.6%
	Unit - Linked - Group	32.3%	32.3%	na	na
2	Net retention ratio	92.9%	92.9%	94.3%	94.3%
3	Ratio of expenses of management	30.9%	30.9%	34.9%	34.9%
4	Commission ratio	6.3%	6.3%	6.6%	6.6%
5	Ratio of policy holders' liabilities to shareholders' funds	1586.3%	1586.3%	1394.9%	1394.9%
6	Growth rate of shareholders' fund (over previous year same quarter)	-7.0%	-7.0%	-4.4%	-4.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.6%	-0.6%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(843.5)	(843.5)	(512.4)	(512.4)
9	Profit / (loss) after tax / total income	-8.0%	-8.0%	-5.4%	-5.4%
10	(Total real estate + loans)/ cash and invested assets	3.0%	3.0%	2.9%	2.9%
11	Total investments/ (capital + total surplus) *	1624.2%	1624.2%	1433.4%	1433.4%
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%	1.9%	1.7%	1.7%
	Non Participating	2.2%	2.2%	1.5%	1.5%
	Pension	1.8%	1.8%	1.9%	1.9%
	Unit Linked Funds	4.7%	4.7%	0.8%	0.8%
	Shareholders	2.0%	2.0%	1.4%	1.4%
	With unrealized gains / (losses)				
	Participating	2.3%	2.3%	2.2%	2.2%
	Non Participating	2.2%	2.2%	1.8%	1.8%
	Pension	2.0%	2.0%	2.4%	2.4%
	Unit Linked Funds	6.0%	6.0%	10.8%	10.8%
	Shareholders	2.1%	2.1%	1.4%	1.4%
14	Conservation Ratio	93.6%	93.6%	75.2%	75.2%
	Linked	63.4%	63.4%	84.1%	84.1%
	Non Linked	96.5%	96.5%	74.8%	74.8%
	Pension	75.4%	75.4%	66.6%	66.6%
15	Persistency Ratio **				
	For 13th month	75.9%	75.9%	71.7%	71.7%
	For 25th month	64.3%	64.3%	58.9%	58.9%
	For 37th month	53.8%	53.8%	51.1%	51.1%
	For 49th Month	49.7%	49.7%	43.9%	43.9%
	for 61st month	40.4%	40.4%	45.6%	45.6%
16	NPA Ratio				
	- Gross NPA Ratio				
	- Shareholder's	1.5%	1.5%	1.4%	1.4%
	- 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	0.4%	0.4%	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%	0.0%	0.0%

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)	(0.46)	(0.46)	(0.31)	(0.31)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.46)	(0.46)	(0.31)	(0.31)
6	(iv) Book value per share (Rs 10 Paid Up)	6.07	6.07	5.95	5.95

* 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 30 June 2021 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 64.3% for 2021 is based on the new business written from 01 July 2018 to 30 June 2019 and 25th month's 58.9% for 2020 is based on the new business written from 01 July 2017 to 30 June 2018 and so on.

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