

FORM L-22

Analytical Ratios :31.12.2020

Sl.No.	Particulars	For the quarter ended 31st Dec. 2020	Up to the quarter ended 31st Dec. 2020	For the quarter ended 31st Dec. 2019	Up to the quarter ended 31st Dec. 2019
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-20.96%	-10.35%	41.80%	12.46%
	Pension	141.64%	35.13%	-56.34%	17.78%
	Group	-18.65%	-9.39%	91.74%	62.84%
	Linked				
	Life	1746.62%	873.85%	70.67%	49.77%
	Pension	N.A.	N.A.	N.A.	N.A.
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.83%	99.90%	99.88%	99.92%
3	Expense of Management to Gross Direct Premium Ratio	16.26%	14.39%	13.53%	13.41%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.70%	5.14%	6.05%	5.32%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4679.26	-	4299.55
6	Growth rate of shareholders' fund	-	3.99%	-	11.53%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth(Amount in Rs.'000)	155428	295249	686101	782752
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	3.62%	-	3.93%
11	Total investments/(Capital + Surplus)	-	4813.49	-	4344.41
12	Total affiliated investments/(Capital+ Surplus)	-	68.99	-	71.81
13	Investment Yield*	6.97%	7.23%	7.13%	7.39%
14	Conservation Ratio	83.95%	80.68%	94.20%	93.09%
15	Persistency Ratio#				
	For 13th month				
	By no. of policies	60.00%	64.00%	58.00%	65.00%
	By annualized premium	73.00%	76.00%	69.00%	76.00%
	For 25th month				
	By no. of policies	51.00%	58.00%	53.00%	60.00%
	By annualized premium	64.00%	70.00%	64.00%	71.00%
	For 37th month				
	By no. of policies	49.00%	55.00%	51.00%	56.00%
	By annualized premium	61.00%	67.00%	62.00%	67.00%
	For 49th Month				
	By no. of policies	48.00%	52.00%	43.00%	50.00%
	By annualized premium	59.00%	63.00%	54.00%	60.00%
	For 61st month				
	By no. of policies	41.00%	47.00%	42.00%	47.00%
	By annualized premium	53.00%	58.00%	52.00%	56.00%

16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	7.78%	#	7.49%
	Net NPA Ratio	#	0.14%	#	0.36%
Equity Holding pattern for Life Insurers					
1	(a) No of shares	NA	NA	NA	NA
2	(b) Percentage of shareholding	NA	NA	NA	NA
3	(c) % of Government holding	100%	100%	100%	100%
4	(a) Basic and diluted EPS before extraordinary items	NA	NA	NA	NA
5	(b) Basic and diluted EPS after extraordinary items	NA	NA	NA	NA
6	(iv) Book value per share	NA	NA	NA	NA

Previous Period's Ratios are worked out on regrouped figures.

* Yield is calculated on Mean Policyholders' Fund.