

FORM L-22

Analytical Ratios :30.09.2020

Sl.No.	Particulars	For the quarter ended 30 th Sept. 2020	Up to the quarter ended 30 th Sept. 2020	For the quarter ended 30 th Sept. 2019	Up to the quarter ended 30 th Sept. 2019
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	7.42%	-2.14%	-2.07%	-3.06%
	Pension	18.81%	11.77%	111.74%	87.64%
	Group	14.23%	-4.61%	9.38%	51.06%
	Linked				
	Life	423.50%	394.76%	87.19%	40.34%
	Pension	N.A.	N.A.	N.A.	N.A.
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.95%	99.93%	99.94%	99.94%
3	Expense of Management to Gross Direct Premium Ratio	12.39%	13.41%	13.96%	13.34%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.92%	4.85%	5.06%	4.77%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4519.21	-	4596.27
6	Growth rate of shareholders' fund	-	1.89%	-	1.42%
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)	38257	139821	39312	96651
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	3.82%	-	4.04%
11	Total investments/(Capital + Surplus)	-	4548.65	-	4639.69
12	Total affiliated investments/(Capital+ Surplus)	-	71.12	-	71.71
13	Investment Yield*	7.45%	7.24%	7.33%	7.37%
14	Conservation Ratio	90.75%	78.93%	90.91%	92.49%
15	Persistency Ratio#				
	For 13th month				
	By no. of policies	55.00%	61.00%	57.00%	63.00%
	By annualized premium	69.00%	73.00%	69.00%	74.00%
	For 25th month				
	By no. of policies	50.00%	56.00%	53.00%	58.00%
	By annualized premium	63.00%	68.00%	65.00%	69.00%
	For 37th month				
	By no. of policies	49.00%	53.00%	48.00%	53.00%
	By annualized premium	61.00%	65.00%	60.00%	64.00%
	For 49th Month				
	By no. of policies	45.00%	49.00%	44.00%	48.00%
	By annualized premium	57.00%	60.00%	55.00%	59.00%
	For 61st month				
	By no. of policies	42.00%	45.00%	42.00%	45.00%
	By annualized premium	53.00%	56.00%	51.00%	54.00%

16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	7.96%	#	6.10%
	Net NPA Ratio	#	0.27%	#	0.33%
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.