

## FORM L-22

## Analytical Ratios :30.09.2019

Sl.No.	Particulars	For the quarter ended 30 <sup>th</sup> Sept. 2019	Up to the quarter ended 30 <sup>th</sup> Sept. 2019	For the quarter ended 30 <sup>th</sup> Sept. 2018	Up to the quarter ended 30 <sup>th</sup> Sept. 2018
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-2.07%	-3.06%	9.36%	9.70%
	Pension	111.74%	87.64%	-31.15%	-25.99%
	Group	9.38%	51.06%	-16.27%	-8.61%
	Linked				
	Life	67.92%	30.61%	1.30%	-32.90%
	Pension	N.A.	N.A.	N.A.	N.A.
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.94%	99.94%	99.95%	99.94%
3	Expense of Management to Gross Direct Premium Ratio	13.96%	13.34%	13.72%	14.91%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.06%	4.77%	5.31%	5.52%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4596.27	-	4348.22
6	Growth rate of shareholders' fund	-	1.42%	-	3.50%
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)	39312	96651	213553	227876
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	4.04%	-	4.25%
11	Total investments/(Capital + Surplus)	-	4639.69	-	4387.03
12	Total affiliated investments/(Capital+ Surplus)	-	71.71	-	34.46
13	Investment Yield*	7.33%	7.37%	7.50%	7.42%
14	Conservation Ratio	90.91%	92.49%	94.32%	93.61%

15	Persistence Ratio#				
	For 13th month				
	By no. of policies	57.00%	63.00%	58.00%	64.00%
	By annualized premium	69.00%	74.00%	69.00%	74.00%
	For 25th month				
	By no. of policies	53.00%	58.00%	51.00%	57.00%
	By annualized premium	65.00%	69.00%	63.00%	68.00%
	For 37th month				
	By no. of policies	48.00%	53.00%	46.00%	51.00%
	By annualized premium	60.00%	64.00%	57.00%	62.00%
	For 49th Month				
	By no. of policies	44.00%	48.00%	43.00%	46.00%
	By annualized premium	55.00%	59.00%	53.00%	56.00%
	For 61st month				
	By no. of policies	42.00%	45.00%	44.00%	46.00%
	By annualized premium	51.00%	54.00%	56.00%	58.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	6.10%	#	5.95%
	Net NPA Ratio	#	0.33%	#	0.41%
<b>Equity Holding pattern for Life Insurers</b>					
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.