

FORM L-22

Analytical Ratios :31.3.2017

Sl.No.	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2017	UP TO THE QUARTER ENDED ON 31st MARCH 2017	FOR THE QUARTER ENDED ON 31st MARCH 2016	UP TO THE QUARTER ENDED ON 31st MARCH 2016
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-4.11%	4.26%	24.63%	-9.98%
	Pension	20.95%	253.68%	416.52%	206.83%
	Group	11.34%	21.35%	43.58%	42.62%
	Linked				
	Life	-10.32%	-26.70%	-	1389.67%
	Pension	0.00%	0.00%	-100.00%	0.00%
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.84%	99.90%	99.89%	99.92%
3	Expense of Management to Gross Direct Premium Ratio	14.54%	15.17%	14.08%	14.33%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.36%	5.53%	5.89%	5.82%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4169.24	-	3722.55
6	Growth rate of shareholders' fund	-	4.03%	-	3.63%
7	Ratio of surplus to policy holders' liability	#	1.78%	#	2.40%
8	Change in net worth (Amount in ₹ 000)	25457	235099	14724	203987
9	Profit after tax/Total Income	0.014	0.005	0.019	0.006
10	(Total real estate + loans)/(Cash & invested assets)	-	4.86%	-	5.76%
11	Total investments/(Capital + Surplus)	-	4059.16	-	3630.28
12	Total affiliated investments/(Capital+ Surplus)	-	33.93	-	38.09
13	Investment Yield *	7.91%	7.78%	7.96%	8.11%
14	Conservation Ratio	91.51%	91.43%	86.25%	91.47%
15	Persistency Ratio**				
	For 13th month				
	By no. of policies	57.00%	64.00%	55.00%	63.00%
	By annualized premium	67.00%	74.00%	65.00%	72.00%
	For 25th month				
	By no. of policies	50.00%	56.00%	44.00%	60.00%
	By annualized premium	60.00%	66.00%	54.00%	72.00%
	For 37th month				
	By no. of policies	41.00%	56.00%	40.00%	48.00%
	By annualized premium	51.00%	68.00%	57.00%	65.00%
	For 49th month				
	By no. of policies	38.00%	45.00%	40.00%	47.00%
	By annualized premium	55.00%	62.00%	55.00%	62.00%
	For 61st month				
	By no. of policies	38.00%	44.00%	38.00%	44.00%
	By annualized premium	52.00%	58.00%	50.00%	55.00%

16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	4.73%	#	3.76%
	Net NPA Ratio	#	1.96%	#	1.84%
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

cannot be worked out

* Yield is calculated on Mean Policyholders' Fund.

** Persistency Ratios have been calculated as per revised IRDAI guidelines