

FORM L-22

Analytical Ratios : 31.3.2016

Sl.No.	Particulars	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2016	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2015
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	24.63%	-9.98%	-1.94%	-22.43%
	Pension	416.52%	206.83%	19.87%	13.50%
	Group	43.58%	42.62%	12.69%	-6.82%
	Linked				
	Life	-	1389.67%	-100.04%	-95.34%
	Pension	-100.00%	0.00%	15.79%	-100.00%
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.89%	99.92%	99.85%	99.92%
3	Expense of Management to Gross Direct Premium Ratio	14.08%	14.33%	13.38%	15.65%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.89%	5.82%	6.54%	6.31%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3722.55	-	3539.79
6	Growth rate of shareholders' fund	-	3.63%	-	4.45%
7	Ratio of surplus to policy holders' liability	#	2.40%	#	1.90%
8	Change in net worth(Amount in ₹.'000)	14724	203987	53691	239489
9	Profit after tax/Total Income	0.019	0.006	0.015	0.004
10	(Total real estate + loans)/(Cash & invested assets)	-	5.76	-	6.10
11	Total investments/(Capital + Surplus)	-	3630.28	-	3426.74
12	Total affiliated investments/(Capital+ Surplus)	-	38.09	-	31.82
13	Investment Yield *	7.96	8.11	7.66	8.22
14	Conservation Ratio	86.25%	91.47%	86.61%	90.52%

Sl.No.	Particulars	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2016	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2015
15	Persistency Ratio **				
	For 13th month				
	By no. of policies	55.00%	63.00%	49.00%	66.00%
	By annualized premium	65.00%	72.00%	60.00%	77.00%
	For 25th month				
	By no. of policies	44.00%	60.00%	43.00%	51.00%
	By annualized premium	54.00%	72.00%	60.00%	68.00%
	For 37th month				
	By no. of policies	40.00%	48.00%	42.00%	49.00%
	By annualized premium	57.00%	65.00%	58.00%	65.00%
	For 49th Month				
	By no. of policies	40.00%	47.00%	41.00%	47.00%
	By annualized premium	55.00%	62.00%	56.00%	60.00%
	For 61st month				
	By no. of policies	38.00%	44.00%	36.00%	44.00%
	By annualized premium	50.00%	55.00%	41.00%	51.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	3.76%	#	3.30%
	Net NPA Ratio	#	1.84%	#	1.58%
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.