

FORM L-22

Analytical Ratios :30.06.2021

Sl.No.	Particulars	For the quarter ended 30th June 2021	Up to the quarter ended 30th June 2021	For the quarter ended 30th June 2020	Up to the quarter ended 30th June 2020
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	9.09%	9.09%	-14.32%	-14.32%
	Pension	-28.46%	-28.46%	-7.07%	-7.07%
	Group	-3.04%	-3.04%	-20.18%	-20.18%
	Linked				
	Life	567.72%	567.72%	335.41%	335.41%
	Pension	N.A.	N.A.	N.A.	N.A.
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.86%	99.86%	99.91%	99.91%
3	Expense of Management to Gross Direct Premium Ratio	15.85%	15.85%	14.83%	14.83%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.12%	5.12%	4.89%	4.89%
5	Ratio of policy holder's liabilities to shareholder's funds	-	604.87	-	4375.39
6	Growth rate of shareholders' fund	-	0.21%	-	1.37%
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)	131365	131365	101564	101564
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	3.40%	-	3.95%
11	Total investments/(Capital + Surplus)	-	594.07	-	4401.49
12	Total affiliated investments/(Capital+ Surplus)	-	5.71	-	72.42
13	Investment Yield*	7.00%	7.00%	6.92%	6.92%
14	Conservation Ratio	96.88%	96.88%	66.98%	66.98%

15	Persistency Ratio#				
	For 13th month				
	By no. of policies	61.00%	61.00%	59.00%	59.00%
	By annualized premium	72.00%	72.00%	70.00%	70.00%
	For 25th month				
	By no. of policies	54.00%	54.00%	54.00%	54.00%
	By annualized premium	67.00%	67.00%	65.00%	65.00%
	For 37th month				
	By no. of policies	51.00%	51.00%	50.00%	50.00%
	By annualized premium	63.00%	63.00%	62.00%	62.00%
	For 49th Month				
	By no. of policies	48.00%	48.00%	46.00%	46.00%
	By annualized premium	60.00%	60.00%	57.00%	57.00%
	For 61st month				
	By no. of policies	45.00%	45.00%	43.00%	43.00%
	By annualized premium	56.00%	56.00%	53.00%	53.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	7.77%	-	8.19%
	Net NPA Ratio	-	0.05%	-	0.12%
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.