

FORM L-22

Analytical Ratios :31.12.2016

Sl.No.	Particulars	FOR THE QUARTER ENDED ON 31 <sup>ST</sup> DECEMBER, 2016	UP TO THE QUARTER ENDED ON 31 <sup>ST</sup> DECEMBER, 2016	FOR THE QUARTER ENDED ON 31 <sup>ST</sup> DECEMBER, 2015	UP TO THE QUARTER ENDED ON 31 <sup>ST</sup> DECEMBER, 2015
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	5.14%	9.89%	-21.38%	-24.16%
	Pension	446.60%	457.77%	446.16%	126.28%
	Group	5.53%	27.47%	61.41%	42.04%
	Linked				
	Life	-47.59%	-32.95%	5740.71%	977.73%
	Pension	Nil	Nil	Nil	-100.00%
	Group	Nil	Nil	Nil	Nil
2	Net Retention Ratio	99.94%	99.94%	99.92%	99.93%
3	Expense of Management to Gross Direct Premium Ratio	13.98%	15.48%	14.53%	14.47%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.46%	5.12%	6.05%	5.78%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3964.41	-	3651.38
6	Growth rate of shareholders' fund	-	3.60%	-	3.36%
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)	169870	209642	20306	189263
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	5.15%	-	5.81%
11	Total investments/(Capital + Surplus)	-	3886.99	-	3585.80
12	Total affiliated investments/(Capital+ Surplus)	-	36.02	-	36.93
13	Investment Yield *	7.35%	7.61%	7.83%	8.02%
14	Conservation Ratio	85.70%	91.40%	96.93%	94.23%

15	Persistency Ratio **				
	For 13th month				
	By no. of policies	49.00%	60.00%	54.00%	61.00%
	By annualized premium	61.00%	70.00%	63.00%	70.00%
	For 25th month				
	By no. of policies	45.00%	53.00%	48.00%	55.00%
	By annualized premium	55.00%	63.00%	60.00%	68.00%
	For 37th month				
	By no. of policies	41.00%	50.00%	40.00%	47.00%
	By annualized premium	54.00%	63.00%	56.00%	64.00%
	For 49th Month				
	By no. of policies	35.00%	44.00%	40.00%	46.00%
	By annualized premium	51.00%	60.00%	55.00%	62.00%
	For 61st month				
	By no. of policies	35.00%	42.00%	40.00%	44.00%
	By annualized premium	49.00%	56.00%	52.00%	54.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	5.19%	-	4.23%
	Net NPA Ratio	-	2.58%	-	2.17%
<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.

\*\* The persistency rates has been calculated as per revised IRDA guidelines