

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)


FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 30 June 2019	Up to the Quarter ended 30 June 2019	For the quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018
1	New business premium income growth:				
	Participating	42.4%	42.4%	-20.3%	-20.3%
	Par Pension	na	na	na	na
	Non Participating	-39.0%	-39.0%	41.8%	41.8%
	Pension- Individual	158.1%	158.1%	na	na
	VIP Non Par Pension	-2.1%	-2.1%	-40.6%	-40.6%
	Annuity	na	na	na	na
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	-13.6%	-13.6%	63.3%	63.3%
	Unit - Linked - Group	-85.2%	-85.2%	-94.2%	-94.2%
2	Net retention ratio	94.8%	94.8%	93.8%	93.8%
3	Ratio of expenses of management	37.0%	37.0%	41.5%	41.5%
4	Commission ratio	5.5%	5.5%	7.0%	7.0%
5	Ratio of policy holders' liabilities to shareholders' funds	1289.6%	1289.6%	1210.7%	1210.7%
6	Growth rate of shareholders' fund (over previous year same quarter)	-5.4%	-5.4%	-2.7%	-2.7%
7	Ratio of policyholders' surplus to policy holders' liability	-0.5%	-0.5%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(605.0)	(605.0)	(275.0)	(275.0)
9	Profit / (loss) after tax / total income	-7.1%	-7.1%	-3.7%	-3.7%
10	(Total real estate + loans)/ cash and invested assets	2.7%	2.7%	2.3%	2.3%
11	Total investments/ (capital + total surplus) *	1325.1%	1325.1%	1289.6%	1289.6%
12	Total affiliated investments/ (capital + total surplus)	0.0%	0.0%	1.0%	1.0%
13	Investment Yield (Gross and Net)				
	With realized gains / (losses)				
	Participating	1.9%	1.9%	2.0%	2.0%
	Non Participating	2.0%	2.0%	2.0%	2.0%
	Pension	2.0%	2.0%	1.9%	1.9%
	Unit Linked Funds	2.0%	2.0%	1.0%	1.0%
	Shareholders	1.9%	1.9%	1.8%	1.8%
	Without realized gains / (losses)				
	Participating	2.0%	2.0%	2.2%	2.2%
	Non Participating	2.0%	2.0%	2.1%	2.1%
	Pension	2.0%	2.0%	2.2%	2.2%
	Unit Linked Funds	1.9%	1.9%	1.3%	1.3%
	Shareholders	1.8%	1.8%	1.8%	1.8%
14	Conservation Ratio				
	Linked	84.2%	84.2%	78.6%	78.6%
	Non Linked	88.3%	88.3%	62.8%	62.8%
	Pension	84.3%	84.3%	79.9%	79.9%
		73.4%	73.4%	88.8%	88.8%
15	Persistency Ratio **				
	For 13th month	71.1%	71.1%	65.4%	65.4%
	For 25th month	57.2%	57.2%	51.2%	51.2%
	For 37th month	47.1%	47.1%	49.8%	49.8%
	For 49th Month	48.2%	48.2%	51.5%	51.5%
	for 61st month	49.1%	49.1%	55.4%	55.4%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	18500,00,000	18500,00,000	17500,00,000	17500,00,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.33)	(0.33)	(0.16)	(0.16)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.33)	(0.33)	(0.16)	(0.16)
6	(iv) Book value per share (Rs 10 Paid Up)	5.75	5.75	5.61	5.61

* Investments represent the total of Form L12, L13 & L14

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1) Persistency ratios have been calculated based on the data as at 30 June 2019 for those policies where premiums are due and are based on APE.

2) Persistency ratios given above are to be read as follows: for e.g., 25th month's 57.2% for 2019 is based on the new business written from 01 July 2016 to 30 June 2017 and 25th month's 51.2% for 2018 is based on the new business written from 01 July 2015 to 30 June 2016 and so on.

3) Group policies are not included in the persistency ratio.