

SI No	Ratios	For the quarter ended 30 June 2020	Upto the quarter ended 30 June 2020	For the quarter ended 30 June 2019	Upto the quarter ended 30 June 2019
1	New business premium income growth:				
	Participating	-37.6%	-37.6%	42.4%	42.4%
	Par Pension	na	na	na	na
	Non Participating	-33.5%	-33.5%	-39.0%	-39.0%
	Pension- Individual	-100.9%	-100.9%	158.1%	158.1%
	VIP Non Par Pension	-61.2%	-61.2%	-2.1%	-2.1%
	Annuity	14.8%	14.8%	na	na
	Unit - Linked - Individual Pension	-100.0%	-100.0%	na	na
	Unit - Linked - Individual	-86.6%	-86.6%	-13.6%	-13.6%
	Unit - Linked - Group	na	na	-85.2%	-85.2%
2	Net retention ratio	94.3%	94.3%	94.8%	94.8%
3	Ratio of expenses of management	34.9%	34.9%	37.0%	37.0%
4	Commission ratio	6.6%	6.6%	5.5%	5.5%
5	Ratio of policy holders' liabilities to shareholders' funds	1394.9%	1394.9%	1289.6%	1289.6%
6	Growth rate of shareholders' fund (over previous year same quarter)	-4.4%	-4.4%	-5.4%	-5.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-0.5%	-0.5%
8	Change in net worth - (Rs. Mn)	(512.4)	(512.4)	(605.0)	(605.0)
9	Profit / (loss) after tax / total income	-5.4%	-5.4%	-7.1%	-7.1%
10	(Total real estate + loans)/ cash and invested assets	2.9%	2.9%	2.7%	2.7%
11	Total investments/ (capital + total surplus) *	1433.4%	1433.4%	1325.1%	1325.1%
12	Total affiliated investments/ (capital + total surplus)	0.0%	0.0%	0.0%	0.0%
13	<b>Investment Yield (Gross and Net)</b> <b>With realized gains / (losses)</b>				
	Participating	1.7%	1.7%	1.9%	1.9%
	Non Participating	1.5%	1.5%	2.0%	2.0%
	Pension	1.9%	1.9%	2.0%	2.0%
	Unit Linked Funds	0.8%	0.8%	2.0%	2.0%
	Shareholders	1.4%	1.4%	1.9%	1.9%
	<b>Without realized gains / (losses)</b>				
	Participating	2.2%	2.2%	2.0%	2.0%
	Non Participating	1.8%	1.8%	2.0%	2.0%
	Pension	2.4%	2.4%	2.0%	2.0%
	Unit Linked Funds	10.8%	10.8%	1.9%	1.9%
	Shareholders	1.4%	1.4%	1.8%	1.8%
14	Conservation Ratio				
	Linked	75.2%	75.2%	84.2%	84.2%
	Non Linked	84.1%	84.1%	88.3%	88.3%
	Pension	74.8%	74.8%	84.3%	84.3%
		66.6%	66.6%	73.4%	73.4%
15	Persistency Ratio **				
	For 13th month	71.7%	71.7%	71.1%	71.1%
	For 25th month	58.9%	58.9%	57.2%	57.2%
	For 37th month	51.1%	51.1%	47.1%	47.1%
	For 49th Month	43.9%	43.9%	48.2%	48.2%
	for 61st month	45.6%	45.6%	49.1%	49.1%
16	NPA Ratio				
	<b>- Gross NPA Ratio</b>				
	- Shareholder's	1.4%	1.4%	NIL	NIL
	- Policyholder's				
	Non-Linked Non Participating	0.3%	0.3%	NIL	NIL
	Non-Linked Participating	0.1%	0.1%	NIL	NIL
	Linked Non Participating	0.2%	0.2%	NIL	NIL
	<b>- Net NPA Ratio</b>				
	- Shareholder's	0.0%	0.0%	NIL	NIL
	- Policyholder's				
	Non-Linked Non Participating	0.0%	0.0%	NIL	NIL
	Non-Linked Participating	0.0%	0.0%	NIL	NIL
	Linked Non Participating	0.0%	0.0%	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,850,000,000	1,850,000,000	1,850,000,000	1,850,000,000
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)	(0.31)	(0.31)	(0.33)	(0.33)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.31)	(0.31)	(0.33)	(0.33)
6	(iv) Book value per share (Rs 10 Paid Up)	5.95	5.95	5.75	5.75

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

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- Persistency ratios have been calculated based on the data as at 30 June 2020 for those policies where premiums are due and are based on APE.
- Persistency ratios given above are to be read as follows: for e.g., 25th month's 58.9% for 2020 is based on the new business written from 01 July 2017 to 30 June 2018 and 25th month's 57.2% for 2019 is based on the new business written from 01 July 2016 to 30 June 2017 and so on.
- Group policies are not included in the persistency ratio.