

Ratios as prescribed by IRDA

Sr.	Particulars	For Quarter Ended 30 June, 2016		For Quarter Ended 30 June, 2015	
1	New Business Premium Income Growth (segment-wise)				
	Non - Participating Individual		-5.0%		-8.8%
	Non - Participating Health		-52.7%		4.5%
	Non - Participating Group		41.1%		36.5%
	Participating - Individual		22.9%		-0.4%
	Participating - Individual Pension !		NA		NA
	Linked Pension		-113.3%		NA
	Linked Life		-54.8%		217.4%
	Gratuity		NA		NA
2	Net Retention Ratio (Net premium divided by gross premium)		98.0%		98.0%
3	Ratio of Expenses of Management (Expenses of management divided by the total Gross direct premium)		66.0%		70.9%
4	Commission Ratio (Gross Commission paid divided by Gross Premium)		6.9%		6.8%
5	Ratio of Policyholders' Liabilities to Shareholders' Funds*		1314.7%		1541.5%
6	Growth Rate of Shareholders' Funds*		-2.4%		0.5%
7	Ratio of Surplus / (Deficit) to Policyholders' Liability		-2.0%		-1.9%
8	Change in Net Worth (Rs'000)		(56,924)		9,161
9	Profit (Loss) after Tax / Total Income		-15.3%		-21.1%
10	Total Income = Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Total Real Estate+ Loans) / Cash and invested assets		NIL		NIL
11	Total Investments / (Capital + Surplus (Deficit)) Note: Total Investments = Shareholders' Investments + Policyholders' Investments + Assets held to cover Linked Liabilities		1388.1%		1645.1%
12	Total affiliated Investments / (Capital + Surplus)		6.5%		8.2%
13	Investment Yield (Gross and Net)	With Unrealised gains	With Realised gains	With Unrealised gains	With Realised gains
	Shareholder's Funds	15.3%	9.2%	5.2%	9.6%
	<u>Policyholder's Funds</u>				
	Par	17.5%	8.5%	0.3%	8.3%
	Par-Pension	19.4%	9.4%	-3.0%	13.0%
	Non-Par	13.6%	8.7%	3.4%	8.9%
	<u>Linked Fund</u>				
	Linked Life	29.6%	10.3%	-0.1%	26.1%
	Linked Pension	35.5%	20.5%	-0.5%	52.3%
14	Conservation Ratio		73.5%		69.1%
15	Persistency Ratio # \$	By No of Policies	By Annualised Premium	By No of Policies	By Annualised Premium
	For 13th month	50.3%	56.8%	51.7%	57.4%
	For 25th month	42.9%	48.9%	46.0%	51.8%
	For 37th month	34.9%	39.2%	38.7%	43.8%
	For 49th Month	28.8%	30.9%	35.6%	40.4%
	for 61st month	19.6%	20.0%	32.5%	37.4%
16	NPA Ratio				
	Gross NPA Ratio		NIL		NIL
	Net NPA Ratio		NIL		NIL
	<u>Equity Holding Pattern for Life Insurers</u>				
1	(a) No. of shares		2,786,200,976		2,164,200,976
2	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		74% / 26%
3	(c) %of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		Basic Rs.(0.28) Diluted Rs.(0.28)		Basic Rs.(0.3) Diluted Rs.(0.3)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		Basic Rs.(0.28) Diluted Rs.(0.28)		Basic Rs.(0.3) Diluted Rs.(0.3)
6	(iv) Book value per share		Rs.0.82		Rs.0.70

! Company has not sold any new policies in participating pension and linked pension segment during the quarter ended 30 Jun, 2016

* Shareholders' Funds = Net Worth

i) Persistency ratios are as at the end of the financial year

ii) Persistency calculation includes grace period of one month

iii) A policy is considered to be 13th month consistent if the first modal premium in the second policy year is paid

iv) A policy is considered to be 25th month consistent if the first modal premium in the third policy year is paid

v) A policy is considered to be 37th month consistent if the first modal premium in the fourth policy year is paid

vi) A policy is considered to be 49th month consistent if the first modal premium in the fifth policy year is paid

v) A policy is considered to be 61st month consistent if the first modal premium in the sixth policy year is paid

\$ 13 month Lapse ratio = 1 - Persistency ratio