



Part	Ratios as prescribed by IRDA Records R									
Non - Franciscoming netholisation 1.2.3 miles	Sr.	Particulars								
Non - Franticipating included 1.0 am 1.0	1	New Business Premium Income Growth (segment-wise)								
Non-Participating Industry	1	1	10.00/		_1E 00/-		24.3%		17 20/	
Man - Festicopering fromp Personal part - Servicidad Personal Per		· -								
Participating - Individual Parason		l								
Linear Provision 1.00		Participating - Individual			14.7%		2.5%		31.0%	
Linked Life		I								
Gratuity Name										
2 1										
Mean presume whicked by gross premium) 1	2	1								
Commonion Ratio Commonio Ratio Commonio Ratio Commonio Ra	_		30.570		1					
Cross Commission paid divided by Gross Permitting 1750.156 1677.656 1177.656 11750.156 1	3	,	54.2%		61.5%		48.2%		56.5%	
Cross Commission paid divided by Gross Premium) 1750,196 150,195 15	4	Commission Ratio	7.1%		6.9%		7 4%		7.3%	
6 From National Content Rest of Surprisor (Definition to Policy Policy Content 1.4 m)		(Gross Commission paid divided by Gross Premium)			0.570		7.470		7.5%	
Ratio of Surpliar ((Indiric) to Policyholders' Lability	5	Ratio of Policyholders' Liabilities to Shareholders' Funds*	1750.1%		1677.6%		1750.1%		1661.8%	
Some Comparison Net Worth (Rev000) Port (Lose) after Tax Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account (Excluding	6	Growth Rate of Shareholders' Funds*	-19.5%				-17.9%		11.4%	
Profit (Loss) after Tax / Total Income = Income under Policyholders' Account (Excluding from Shareholders' Account) = Income under Shareholders' Account) = Income under Shareholders' Account (Excluding from Shareholders' Account) = Income under Shareholders' Division = Income under Shareholders	7	Ratio of Surplus / (Deficit) to Policyholders' Liability	-4.2%						-1.7%	
Perfit (Lioss) after Tax / Total Income = Income under Policyholders' Account (Excluding from Shareholders' Account) = Income under Shareholders' Account (Excluding from Shareholders' Account) = Income under Shareholders' Account (Excluding from Shareholders' Account) = Income under Shareholders' Account Total Income under Shareholders' Shareholders' Income under Shareholders' Inco	8	Change in Net Worth (Rs'000)	(455,667)				(408 764)		171.863	
Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account (Excluding Shareholders' Account) + Total Income under Shareholders' Account (Excluding Shareholders' Account) + Total Investments + Saests held to cover United Liabilities 1 Total Investments + Assets held to cover United Liabilities 1 Total Investments + Assets held to cover United Liabilities 1 Total Excluding Shareholders' Funds										-
10	,	Total Income = Total Income under Policyholders' Account (Excluding from		10.5 %		14.470		11.0 /0		3.070
1 Total Investments Capital + Surplus (Deficit) Note: Total investments + Policyholders' Investments + Sakes held for dover United Uniters + Assets held for over United United Pside Service + Assets held for over United United Pside Service + Assets held for over United Pside Service + Assets held for over United Pside Service + Assets held for Over United Pside Service + Assets held for United Pside Service + Assets held for over United Pside Service + Assets held for United Pside Pside Service + Assets held for United Psi		,								
Note: Total Investments = Shareholder's Investments + Assets held to over Unked Uniter + Assets held to over Unked Uniter + Assets held to over Unked Uniter 1 (Arrest) 1.3 mover ment Yield (Gross and Net) 1.3 mover ment Yield (Gross and Net) 1.6 mover ment Yield (Gross and Net) 1	10		NIL							
1 Nestment Yield (Gross and Net) With Realised Unrealised Canino	11	Note: Total Investments = Shareholders' Investments + Policyholders'	1815.3%		1782.8%		1815.3%		1782.8%	
Unrealised caline ca	12	Total affiliated Investments / (Capital + Surplus)		7.9%		18.3%		7.9%		18.3%
Shareholder's Funds 16.6% 9.8% 6.6% 10.4% 7.4% 9.2% 10.1% 11.9% 11.9% 11.9% 12.76% 9.1% 5.2% 8.7% 7.1% 9.2% 7.9% 10.3% 8.8% 10.6% 10.4% 10.5% 10.4%	13		Unrealised		Unrealised				Unrealised	
Par				9.8%		10.4%	7.4%	9.2%		11.9%
Par-Pension 19.6% 11.4% 5.7% 10.4% 8.5% 9.4% 15.3% 8.8% 8.9% 8.0% 16.2% 9.1% 7.5% 9.2% 9.2% 9.4% 9.0% 10.5% 10.0% 1		I · ·	17.6%	9.1%	5.2%	8.7%	7.1%	9.2%	7.9%	10.3%
Linked Fund Linked		Par-Pension								
Linked Life Linked Pension Linked Life Linked Life Linked Life Linked Life Linked Pension Linked Life Linked Life Linked Life Linked Pension Linked Life Linked L			16.2%	9.1%	7.5%	9.2%	9.4%	9.0%	10.5%	10.0%
Linked Pension Conservation Ratio Persistency Ratio #\$ Persist			13 00%	17.0%	-2 10%	18 6%	-15 10%	15 20%	15 00%	20.6%
14 Conservation Ratio 78.9% 70.9% 84.6% 71.2% 15 Persistency Ratio #\$ By No of Policies Premium 51.6% 57.9% 51.1% 57.2%										
Persistency Ratio #\$ Persistency Ratio #\$ Policies Premium Policies Po	14	Conservation Ratio	•							
For 13th month For 25th month For 25th month For 25th month For 37th month For 49th Month For 49th Month For 61st month For 61	15	Persistency Ratio #\$	By No of	By Annualised	By No of	By Annualised		By Annualised	By No of	By Annualised
For 25th month For 37th month For 37th month For 49th Month For 49		For 13th month								
For 37th month For 49th Month For 49th Month For 61st month For 61										
for 61st month for 82.33% for 62.236, 200, 976 for 62.226, 200, 976 for 62.22		For 37th month	37.8%	43.3%	34.4%	38.3%	37.8%	43.3%	40.0%	
NPA Ratio Gross NPA Ratio Net NPA Ratio Net NPA Ratio NIL										
Gross NPA Ratio Net NPA Ratio NIL			23.3%	27.2%	18.9%	20.2%	23.3%	27.2%	34.3%	40.2%
Net NPA Ratio NIL NIL NIL NIL NIL NIL NIL NI	16									
Equity Holding Pattern for Life Insurers (a) No. of shares (b) Percentage of shareholding (Indian / Foreign) (c) %of Government holding (in case of public sector insurance companies) (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) Equity Holding Pattern for Life Insurers 2,366,200,976 51% / 49% 51% / 49% 51% / 49% 51% / 49% 51% / 49% NA NA NA NA NA NA NA NA Basic Rs.(0.54) Diluted Rs.(0.57) Diluted Rs.(0.57) Diluted Rs.(0.17) Diluted Rs.(0.2) Basic Rs.(0.17) Diluted Rs.(0.2) Diluted Rs.(0.54) Diluted Rs.(0.57)										
1 (a) No. of shares 2,366,200,976 2,226,200,976 2,226,200,976 2,366,200,976 2,226,200,976 2,226,200,976 2,226,200,976 2,226,200,976 2,226,200,976 2,226,200,976 2,226,200,976 51% / 49% 51							NIE.		:	
2 (b) Percentage of shareholding (Indian / Foreign) 3 (c) % of Government holding (in case of public sector insurance companies) 4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) 5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 5 (c) % of Government holding (Indian / Foreign) 5 (NA NA NA NA NA NA Basic Rs.(0.57) Diluted Rs.(0.57)	1		2,366,200,976		2,226,200,976		2,366,200.976		2.226.200.976	
companies) (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (b) Basic Rs.(0.54) (c) Basic Rs.(0.55) (d) Basic Rs.(0.54) (e) Basic Rs.(0.54) (for the period (not to be annualized)			51% / 49%							
4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) Diluted Rs.(0.54) Basic Rs.(0.57) Basic Rs.(0.17) Basic Rs.(0.17) Diluted Rs.(0.2) Diluted Rs.(0.57) Diluted Rs.(0.57) Diluted Rs.(0.17) Diluted Rs.(0.17) Diluted Rs.(0.2) Basic Rs.(0.17) Diluted Rs.(0.2) Basic Rs.(0.17) Diluted Rs.(0.17)	3		NA						N/A	
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) Basic Rs.(0.54) Basic Rs.(0.54) Basic Rs.(0.57) Basic Rs.(0.57) Basic Rs.(0.17) Basic Rs.(0.2) Diluted Rs.(0.57) Diluted Rs.(0.57) Diluted Rs.(0.17) Diluted Rs.(0.17)	4	(a) Basic and diluted EPS before extraordinary items (net of tax expense)	Basic Rs.(0.54)		Basic Rs.(0.57)					
for the period (not to be annualized) Diluted Rs.(0.54) Diluted Rs.(0.57) Diluted Rs.(0.17) Diluted Rs.(0.17)			Diluted Rs.(0.54)		Diluted Rs.(0.57)		Diluted Rs.(0.17)		Diluted Rs.(0.2)	
Diluted (S.(0.57)	5						Basic Rs.(0.17)		1 1	
6 (iv) Book value per share Rs.0.79 Rs.0.76 Rs.0.79 Rs.0.76		for the period (not to be annualized)	Diluted Rs.(0.54)		Diluted Rs.(0.57)					
	6	(iv) Book value per share	Rs.0.79		Rs.0).76	Rs.0.79		Rs.0.76	

- Company has not sold any new policies in participating pension and linked pension segment during the half year ended 31 December, 2016
- Shareholders' Funds = Net Worth
- Shareholders' Funds = Net Worth
 i) Persistency ratios are as at the end of the half 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