

Sr.	Particulars	Upto the Quarter Ended 30 June, 2018		Upto the Quarter Ended 30 June, 2017	
1	New Business Premium Income Growth (segment-wise)				
	Non - Participating Individual		220.6%		-0.9%
	Non - Participating Health		136.8%		-52.0%
	Non - Participating Group		35.1%		1.1%
	Participating - Individual		-14.8%		-19.9%
	Participating - Individual Pension		NA		NA
	Linked Pension		NA		NA
	Linked Life		197.8%		382.5%
	Gratuity		NA		NA
2	Net Retention Ratio (Net premium divided by gross premium)		98.3%		97.9%
3	Ratio of Expenses of Management (Expenses of management divided by the total Gross direct premium)		50.6%		55.0%
4	Commission Ratio (Gross Commission paid divided by Gross Premium)		8.1%		6.6%
5	Ratio of Policyholders' Liabilities to Shareholders' Funds*		3163.3%		1714.7%
6	Growth Rate of Shareholders' Funds*		-10.1%		-9.9%
7	Ratio of Surplus / (Deficit) to Policyholders' Liability		-0.2%		-0.6%
8	Change in Net Worth (Rs'000)		(162,494)		(233,605)
9	Profit (Loss) after Tax / Total Income		-1.2%		-5.9%
	Total Income = Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account				
10	(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		3257.1%		1800.3%
12	Total affiliated Investments / (Capital + Surplus)		11.6%		2.0%
13	Investment Yield (Gross and Net)	With Unrealised gains	With Realised gains	With Unrealised gains	With Realised gains
	Shareholder's Funds	9.1%	14.0%	16.7%	14.9%
	<u>Policyholder's Funds</u>				
	Par	6.4%	10.9%	16.2%	10.6%
	Par-Pension	6.7%	9.6%	15.6%	9.3%
	Non-Par	6.3%	10.5%	15.0%	10.1%
	<u>Linked Fund</u>				
	Linked Life	14.1%	22.9%	19.6%	16.0%
	Linked Pension	15.9%	32.5%	22.3%	22.3%
14	Conservation Ratio		85.6%		82.2%
15	Persistency Ratio # \$	By No of Policies	By Annualised Premium	By No of Policies	By Annualised Premium
	For 13th month	55.9%	62.5%	55.5%	62.3%
	For 25th month	47.0%	52.7%	45.8%	47.2%
	For 37th month	40.9%	43.6%	40.2%	42.6%
	For 49th Month	37.0%	39.7%	41.3%	48.0%
	for 61st month	38.7%	45.3%	26.6%	29.9%
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		2,406,200,976		2,406,200,976
2	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		51% / 49%
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.(0.06)		Basic Rs.(0.06)
			Diluted Rs.(0.06)		Diluted Rs.(0.06)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		Basic Rs.(0.06)		Basic Rs.(0.06)
			Diluted Rs.(0.06)		Basic Rs.(0.06)
6	(iv) Book value per share		Rs. 0.6		Rs. 0.89

! Company has not sold any new policies in participating pension and linked pension segment during the quarter ended 30 June, 2018

* Shareholders' Funds = Net Worth

!! Company started selling linked group gratuity in financial year (2017-18)

i) Persistency ratio is based on the IRDAI circular dated 23rd Jan 2014 (IRDA/ACT/CIR/MISC/035/01/2014)

ii) Persistency Ratio are based on 1 year period

\$ 13 month Lapse ratio = 1 - Persistency ratio

** Expense include expenses charged to shareholders account as per EOM regulations, 2016