

FORM L-22 Analytical Ratios



IDBI Federal Life Insurance Co Ltd

[IRDAI Registration No.135 dated 19th December 2007]

IDBI Federal Life Insurance Co Ltd. Registered Office: 22nd Floor, A Wing, Marathon Futrex, N. M. Joshi Marg, Lower Parel (East), Mumbai 400 013, India. www.idbifederal.com
Corporate Identity Number (CIN) – U66010MH2007PLC167164

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS - Analytical Ratios

Sl.No.	Particular	For the quarter ended December 31, 2018	For the year ended December 31, 2018	For the corresponding previous quarter ended December 31, 2017	For the corresponding previous year ended December 31, 2017
1	New business premium income growth rate - segment wise				
	Participating Life	21.67%	(4.10%)	(24.87%)	(10.26%)
	Non Participating Life	57.36%	21.84%	(20.11%)	(13.93%)
	Non Participating Health	NA	NA	NA	NA
	Non Participating Pension	NA	NA	NA	NA
	Non Participating Group	34.97%	31.82%	20.78%	(2.69%)
	Non Par Group Variable (Fund Based)	NA	6,178.99%	(100.00%)	(97.22%)
	Non Par Pension Group Variable (Fund Based)	91.98%	(88.54%)	(99.33%)	(91.73%)
	Linked Life	(34.80%)	(27.68%)	54.23%	78.08%
	Linked Pension	4.58%	0.63%	7,550.00%	(4.56%)
	Linked Group (Fund Based)	94.89%	83.58%	NA	NA
2	Net Retention Ratio	99.23%	99.26%	99.30%	99.35%
3	Expense of Management to Gross Direct Premium Ratio	20.71%	21.53%	20.90%	22.74%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.79%	5.68%	5.44%	5.91%
5	Ratio of policy holder's liabilities to shareholder's funds	975.34%	975.34%	935.87%	935.87%
6	Growth rate of shareholders' fund	14.72%	14.72%	6.60%	6.60%
7	Ratio of surplus to policyholders' liability	NIL	NIL	NIL	NIL
8	Change in net worth (₹ in 000)	1,014,640	1,014,640	427,007	427,007
9	Profit after tax/Total Income	0.05%	1.14%	1.59%	1.81%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	1,048.26%	1,048.26%	997.23%	997.23%
12	Total affiliated investments/(Capital+ Surplus)	4.25%	4.25%	0.00%	0.00%
13	Investment Yield (Gross and Net)#				
	a) With Realised Gains				
	Shareholder's Funds	3.37%	6.32%	8.41%	8.62%
	Policyholders' funds - non participating	8.16%	8.17%	8.45%	8.94%
	Policyholders' funds - participating	6.64%	7.28%	7.76%	8.21%
	Policyholders' funds - linked	(0.61%)	0.43%	6.14%	13.71%
	b) Without Realised Gains				
	Shareholder's Funds	9.36%	8.10%	7.22%	7.27%
	Policyholders' funds - non participating	8.13%	8.11%	7.94%	7.96%
	Policyholders' funds - participating	7.57%	7.60%	7.21%	7.28%
	Policyholders' funds - linked	3.90%	1.02%	5.42%	5.27%
14	Conservation Ratio	81.16%	82.54%	76.19%	78.81%
	Participating Life	82.50%	82.33%	75.14%	77.64%
	Non Par Life	79.72%	83.18%	77.36%	80.48%
	Non Par Health	82.87%	86.93%	89.80%	86.70%
	Non Par Pension	104.93%	89.93%	86.65%	81.87%
	Non Par Group	39.45%	46.98%	61.84%	66.48%
	Non Par Group Variable (Fund Based)	NA	NA	NA	NA
	Non Par Pension Group Variable (Fund Based)	NA	NA	NA	NA
	Linked Life	82.59%	83.79%	77.01%	78.04%
	Linked Pension	65.03%	68.78%	104.59%	80.33%
	Linked Group (Fund Based)	NA	NA	NA	NA
15 a	Persistency Ratio (by premium) *				
	For 13th month	81.52%	81.93%	72.81%	75.02%
	For 25th month	67.32%	69.86%	70.38%	72.18%
	For 37th month	67.82%	69.19%	57.52%	56.18%
	For 49th Month	56.14%	54.74%	61.05%	61.32%
	for 61st month	58.25%	58.11%	53.86%	54.88%
15 b	Persistency Ratio (by policies) *				
	For 13th month	70.54%	70.99%	59.68%	60.97%
	For 25th month	53.13%	54.55%	49.92%	52.05%
	For 37th month	46.43%	48.02%	47.52%	48.12%
	For 49th Month	45.96%	46.55%	50.15%	48.49%
	for 61st month	48.09%	46.35%	41.31%	42.12%
16	NPA Ratio				
	Gross NPA Ratio	NIL	1.60%	NIL	NIL
	Net NPA Ratio	NIL	0.52%	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	800,000,000	800,000,000	800,000,000	800,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	74:26	74:26	74:26	74:26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	0.24	0.12	0.36
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	0.24	0.12	0.36
6	(iv) Book value per share (₹)	9.88	9.88	8.62	8.62

(1) Annualized.

(2) Investment Yields are calculated as per the IRDA circular dated April 9, 2010;

(3) The yield on Policyholder's fund - Linked includes Linked- Unit Fund and Linked Non-Unit fund

** The Persistency ratios are calculated as per the IRDA Circular IRDA/ACT/CIR/MISC/035/01/2014 dated 23rd January 2014 and excludes group business

Persistency Ratio are provided with the lag of one quarter. i.e it pertains to quarter ending September 30, 2018 and corresponding quarter of the previous year.