

FORM I-27 Analytical Ratios



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

IDBI Federal Life Insurance Co Ltd. Registered Office: 22nd Floor, A Wing, Marathon Futurex, 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 June 30, 2019	For the period ended June 30, 2019	For the corresponding previous quarter ended June 30, 2018	For the corresponding previous period ended June 30, 2018
1	New business premium income growth rate - segment wise				
	Participating Life	(16.69%)	(16.69%)	(40.98%)	(40.98%)
	Non Participating Life	17.27%	17.27%	(45.80%)	(45.80%)
	Non Participating Health	NA	NA	NA	NA
	Non Participating Pension	NA	NA	NA	NA
	Non Participating Group	70.22%	70.22%	8.89%	8.89%
	Non Par Group Variable (Fund Based)	NA	NA	NA	NA
	Non Par Pension Group Variable (Fund Based)	35.05%	35.05%	(95.63%)	(95.63%)
	Linked Life	(44.73%)	(44.73%)	(14.23%)	(14.23%)
	Linked Pension	NA	NA	(100.00%)	(100.00%)
	Linked Group (Fund Based)	(100.00%)	(100.00%)	NA	NA
2	Net Retention Ratio	99.06%	99.06%	99.27%	99.27%
3	Expense of Management to Gross Direct Premium Ratio	23.59%	23.59%	26.32%	26.32%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.60%	4.60%	5.10%	5.10%
5	Ratio of policy holder's liabilities to shareholder's funds	1,032.51%	1,032.51%	898.23%	898.23%
6	Growth rate of shareholders' fund	4.86%	4.86%	14.92%	14.92%
7	Ratio of surplus to policyholders' liability				
	Par Life	0.62%	0.62%	0.67%	0.67%
	Non Par Life	0.64%	0.64%	0.81%	0.81%
	Non Par Health	327.71%	327.71%	NIL	NIL
	Non Par Pension	0.68%	0.68%	0.59%	0.59%
	Non Par Group	1.18%	1.18%	0.17%	0.17%
	Non Par Group Variable (Fund Based)	0.13%	0.13%	0.26%	0.26%
	Non Par Pension Group Variable (Fund Based)	NIL	NIL	0.31%	0.31%
	Linked Life	0.21%	0.21%	NIL	NIL
	Linked Pension	0.14%	0.14%	0.14%	0.14%
	Linked Group	0.12%	0.12%	0.10%	0.10%
8	Change in net worth (₹ in 000)	381,010	381,010	1,018,838	1,018,838
9	Profit after tax/Total Income	1.88%	1.88%	2.30%	2.30%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	1,120.33%	1,120.33%	963.01%	963.01%
12	Total affiliated investments/(Capital+ Surplus)	3.50%	3.50%	4.11%	4.11%
13	Investment Yield (Gross and Net)#				
	a) With Realised Gains				
	Shareholder's Funds	8.64%	8.64%	8.28%	8.28%
	Policyholders' funds - non participating	8.65%	8.65%	8.80%	8.80%
	Policyholders' funds - participating	8.26%	8.26%	8.62%	8.62%
	Policyholders' funds - linked	11.08%	11.08%	(7.06%)	(7.06%)
	b) Without Realised Gains				
	Shareholder's Funds	7.89%	7.89%	7.49%	7.49%
	Policyholders' funds - non participating	8.19%	8.19%	8.56%	8.56%
	Policyholders' funds - participating	7.84%	7.84%	8.35%	8.35%
	Policyholders' funds - linked	3.98%	3.98%	(5.69%)	(5.69%)
14	Conservation Ratio	84.45%	84.45%	80.49%	80.49%
	Participating Life	86.29%	86.29%	76.09%	76.09%
	Non Par Life	79.61%	79.61%	82.72%	82.72%
	Non Par Health	87.31%	87.31%	91.54%	91.54%
	Non Par Pension	100.97%	100.97%	81.65%	81.65%
	Non Par Group	25.93%	25.93%	61.23%	61.23%
	Non Par Group Variable (Fund Based)	NA	NA	NA	NA
	Non Par Pension Group Variable (Fund Based)	NA	NA	NA	NA
	Linked Life	90.99%	90.99%	87.92%	87.92%
	Linked Pension	91.81%	91.81%	50.39%	50.39%
	Linked Group (Fund Based)	NA	NA	NA	NA
15 a	Persistency Ratio (by premium) *				
	For 13th month	83.11%	85.34%	79.78%	81.15%
	For 25th month	74.84%	76.23%	68.89%	73.49%
	For 37th month	65.38%	69.56%	71.25%	67.29%
	For 49th Month	69.41%	65.17%	51.80%	60.57%
	for 61st month	54.19%	58.51%	59.84%	59.04%
15 b	Persistency Ratio (by policies) *				
	For 13th month	71.08%	74.53%	66.66%	68.14%
	For 25th month	60.42%	61.36%	52.18%	56.00%
	For 37th month	47.76%	50.74%	48.87%	51.87%
	For 49th Month	46.37%	49.18%	47.64%	51.93%
	for 61st month	48.97%	49.94%	40.47%	43.43%
16	NPA Ratio				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
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)	0.11	0.11	0.12	0.12
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.11	0.11	0.12	0.12
6	(iv) Book value per share (₹)	10.28	10.28	9.81	9.81
# (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 provided are with the lag of one quarter. i.e it pertains to quarter ending March 31, 2019 and corresponding quarter of the previous year.					