

FORM I-22 Analytical Ratios



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 September 30, 2018	For the year ended September 30, 2018	For the corresponding previous quarter ended September 30, 2017	For the corresponding previous year ended September 30, 2017
1	New business premium income growth rate - segment wise				
	Participating Life	9.07%	(15.64%)	(14.64%)	(1.70%)
	Non Participating Life	77.79%	6.60%	(45.50%)	(10.98%)
	Non Participating Health	NA	NA	NA	NA
	Non Participating Pension	NA	NA	NA	NA
	Non Participating Group	47.67%	29.68%	(30.10%)	(14.09%)
	Non Par Group Variable (Fund Based)	NA	NA	1.22%	(91.27%)
	Non Par Pension Group Variable (Fund Based)	(34.26%)	(93.40%)	(98.89%)	(88.11%)
	Linked Life	(28.94%)	(22.60%)	110.46%	100.20%
	Linked Pension	(100.00%)	(100.00%)	(98.13%)	(96.36%)
	Linked Group (Fund Based)	(64.97%)	(19.44%)	NA	NA
2	Net Retention Ratio	99.29%	99.28%	99.41%	99.38%
3	Expense of Management to Gross Direct Premium Ratio	19.38%	22.02%	18.86%	23.81%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.91%	5.61%	5.72%	6.19%
5	Ratio of policy holder's liabilities to shareholder's funds	931.91%	931.91%	880.45%	880.45%
6	Growth rate of shareholders' fund	14.86%	14.86%	7.18%	7.18%
7	Ratio of surplus to policyholders' liability	NIL	NIL	NIL	NIL
8	Change in net worth (₹ in 000)	10,20,950	10,20,950	4,60,446	4,60,446
9	Profit after tax/Total Income	1.48%	1.82%	1.74%	1.95%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	1,000.88%	1,000.88%	938.95%	938.95%
12	Total affiliated investments/(Capital+ Surplus)	4.17%	4.17%	10.39%	10.39%
13	Investment Yield (Gross and Net)#				
	a) With Realised Gains				
	Shareholder's Funds	7.48%	7.90%	8.15%	8.73%
	Policyholders' funds - non participating	7.40%	8.10%	8.91%	9.20%
	Policyholders' funds - participating	6.61%	7.51%	8.14%	8.48%
	Policyholders' funds - linked	9.39%	0.96%	12.27%	17.90%
	b) Without Realised Gains				
	Shareholder's Funds	7.21%	7.38%	7.10%	7.30%
	Policyholders' funds - non participating	7.06%	7.80%	7.97%	7.98%
	Policyholders' funds - participating	6.36%	7.25%	7.27%	7.33%
	Policyholders' funds - linked	4.90%	(0.45%)	3.72%	5.20%
14	Conservation Ratio	84.98%	83.29%	82.04%	80.34%
	Participating Life	86.35%	82.23%	80.15%	79.32%
	Non Par Life	85.93%	84.80%	84.57%	82.07%
	Non Par Health	86.43%	89.00%	80.63%	85.15%
	Non Par Pension	84.57%	83.18%	74.01%	79.89%
	Non Par Group	37.05%	49.58%	61.54%	68.08%
	Non Par Group Variable (Fund Based)	NA	NA	NA	NA
	Non Par Pension Group Variable (Fund Based)	NA	NA	NA	NA
	Linked Life	82.58%	84.58%	80.60%	78.76%
	Linked Pension	82.70%	69.84%	62.31%	75.37%
	Linked Group (Fund Based)	NA	NA	NA	NA
15 a	Persistency Ratio (by premium) *				
	For 13th month	78.88%	78.88%	72.65%	72.65%
	For 25th month	69.26%	69.26%	70.96%	70.96%
	For 37th month	68.39%	68.39%	47.62%	47.62%
	For 49th Month	46.38%	46.38%	58.44%	58.44%
	for 61st month	55.35%	55.35%	54.75%	54.75%
15 b	Persistency Ratio (by policies) *				
	For 13th month	67.07%	67.07%	56.44%	56.44%
	For 25th month	51.30%	51.30%	49.77%	49.77%
	For 37th month	46.28%	46.28%	43.90%	43.90%
	For 49th Month	42.48%	42.48%	41.28%	41.28%
	for 61st month	39.90%	39.90%	41.41%	41.41%
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	80,00,00,000	80,00,00,000	80,00,00,000	80,00,00,000
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	0.23	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	0.23	0.12	0.12
6	(iv) Book value per share (₹)	9.86	9.86	8.59	8.59

(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 June 30, 2018 and corresponding quarter of the previous year.