

## FORM I-22 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

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## SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS - Analytical Ratios

Sl.No.	Particular	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the corresponding previous quarter ended March 31, 2018	For the corresponding previous year ended March 31, 2018
1	New business premium income growth rate - segment wise				
	Participating Life	25.96%	4.43%	(38.98%)	(20.83%)
	Non Participating Life	47.00%	30.55%	(32.29%)	(21.32%)
	Non Participating Health	NA	NA	NA	NA
	Non Participating Pension	NA	NA	NA	NA
	Non Participating Group	96.19%	52.24%	48.15%	9.19%
	Non Par Group Variable (Fund Based)	56,779.19%	8,066.36%	(99.93%)	(98.84%)
	Non Par Pension Group Variable (Fund Based)	28.81%	(85.69%)	(99.20%)	(93.27%)
	Linked Life	(24.23%)	(26.50%)	21.32%	53.39%
	Linked Pension	(100.00%)	0.00%	(89.13%)	(8.99%)
	Linked Group (Fund Based)	(99.25%)	(11.33%)	NA	(100.00%)
2	Net Retention Ratio	99.29%	99.27%	99.43%	99.38%
3	Expense of Management to Gross Direct Premium Ratio	14.20%	18.84%	17.00%	20.19%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.33%	5.55%	5.07%	5.60%
5	Ratio of policy holder's liabilities to shareholder's funds	907.69%	907.69%	878.85%	878.85%
6	Growth rate of shareholders' fund	17.31%	17.31%	14.61%	14.61%
7	Ratio of surplus to policyholders' liability				
	Par Life	2.62%	4.70%	4.40%	7.28%
	Non Par Life	0.46%	2.49%	1.79%	3.45%
	Non Par Health	1,296.90%	1,515.00%	NIL	NIL
	Non Par Pension	2.25%	5.36%	0.09%	5.16%
	Non Par Group	1.23%	4.01%	NIL	NIL
	Non Par Group	0.67%	NIL	NIL	1.29%
	Non Par Pension	0.87%	NIL	NIL	0.96%
	Linked Life	0.02%	NIL	NIL	NIL
	Linked Pension	0.34%	0.83%	NIL	1.15%
	Linked Group	0.08%	0.28%	NIL	NIL
8	Change in net worth (₹ in 000)	1,347,068	1,347,068	992,083	992,083
9	Profit after tax/Total Income	11.05%	4.92%	9.29%	4.25%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	960.74%	960.74%	931.59%	931.59%
12	Total affiliated investments/(Capital+ Surplus)	3.51%	3.51%	9.09%	9.09%
13	Investment Yield (Gross and Net)#				
	a) With Realised Gains				
	Shareholder's Funds	7.08%	6.51%	8.09%	8.51%
	Policyholders' funds - non participating	8.04%	8.13%	8.07%	8.74%
	Policyholders' funds - participating	7.68%	7.39%	7.44%	8.00%
	Policyholders' funds - linked	3.53%	3.79%	4.79%	11.35%
	b) Without Realised Gains				
	Shareholder's Funds	6.82%	7.77%	7.18%	7.27%
	Policyholders' funds - non participating	8.34%	8.17%	8.00%	7.99%
	Policyholders' funds - participating	7.90%	7.67%	7.38%	7.32%
	Policyholders' funds - linked	4.70%	4.55%	4.40%	5.06%
14	Conservation Ratio	82.10%	82.37%	86.05%	81.51%
	Participating Life	85.51%	83.47%	90.22%	82.09%
	Non Par Life	76.69%	80.66%	85.45%	82.38%
	Non Par Health	84.65%	86.38%	88.81%	87.19%
	Non Par Pension	114.02%	96.35%	88.25%	83.48%
	Non Par Group	113.05%	68.50%	82.91%	71.09%
	Non Par Group Variable (Fund Based)	NA	NA	NA	NA
	Non Par Pension Group Variable (Fund Based)	NA	NA	NA	NA
	Linked Life	85.74%	84.52%	77.16%	77.68%
	Linked Pension	96.13%	73.52%	52.92%	73.71%
	Linked Group (Fund Based)	NA	NA	NA	NA
15 a	Persistency Ratio (by premium) *				
	For 13th month	83.97%	84.37%	78.90%	79.05%
	For 25th month	73.97%	74.03%	69.28%	73.19%
	For 37th month	65.99%	69.56%	63.91%	61.69%
	For 49th Month	62.21%	59.79%	58.25%	62.55%
	for 61st month	57.02%	59.44%	56.43%	56.84%
15 b	Persistency Ratio (by policies) *				
	For 13th month	71.38%	73.39%	64.26%	65.25%
	For 25th month	57.00%	58.24%	51.45%	54.62%
	For 37th month	46.61%	49.60%	47.47%	50.45%
	For 49th Month	44.98%	48.07%	52.19%	51.77%
	for 61st month	50.66%	49.24%	42.00%	43.52%
16	NPA Ratio				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	<b>Net NPA Ratio</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Equity Holding Pattern for Life Insurers</b>					
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)	1.42	1.66	0.31	0.65
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.42	1.66	0.31	0.65
6	(iv) Book value per share (₹)	11.41	11.41	0.00	0.00
# (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 December 31, 2018 and corresponding quarter of the previous year.					