

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) – U66010M+2007PLC167164

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS - Analytical Ratios

| Sl.No. | Particular | For the quarter ended March 31, 2020 | For the year ended March 31, 2020 | For the corresponding previous quarter ended March 31, 2019 | For the corresponding previous year ended March 31, 2019 |
|---|---|---|--------------------------------------|---|--|
| 1 | New business premium income growth rate - segment wise | | | | |
| | Participating Life | (74.74%) | (53.84%) | 25.96% | 4.43% |
| | Non Participating Life | (22.59%) | (2.93%) | 47.00% | 30.55% |
| | Non Participating Health | NA | NA | NA | NA |
| | Non Participating Pension | NA | NA | NA | NA |
| | Non Participating Annuity | NA | NA | NA | NA |
| | Non Participating Group | (26.45%) | 6.22% | 96.19% | 52.24% |
| | Non Par Group Variable (Fund Based) | (13.85%) | (75.63%) | 56,779.19% | 8,066.36% |
| | Non Par Pension Group Variable (Fund Based) | 40.03% | 16.43% | 28.81% | (85.69%) |
| | Linked Life | (57.65%) | (44.61%) | (24.23%) | (26.50%) |
| | Linked Pension | NA | (62.50%) | (100.00%) | 0.00% |
| | Linked Group (Fund Based) | 21,081.60% | (4.16%) | (99.25%) | (11.33%) |
| 2 | Net Retention Ratio | 99.16% | 99.12% | 99.29% | 99.27% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 13.07% | 17.41% | 14.20% | 18.84% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 3.53% | 4.13% | 5.33% | 5.55% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | 994.00% | 994.00% | 907.69% | 907.69% |
| 6 | Growth rate of shareholders' fund | (0.66%) | (0.66%) | 17.31% | 17.31% |
| 7 | Ratio of surplus to policyholders' liability | | | | |
| | Par Life | 8.76% | 5.59% | NIL | 4.70% |
| | Non Par Life | 17.45% | 1.54% | 10.32% | 2.49% |
| | Non Par Health | 2,351.05% | NIL | 4,250.04% | 1,515.00% |
| | Non Par Pension | NIL | 5.23% | NIL | 5.36% |
| | Non Par Annuity | NIL | NIL | NIL | NIL |
| | Non Par Group | 88.11% | 5.18% | 10.32% | 4.01% |
| | Non Par Group Variable (Fund Based) | NIL | NIL | 6.07% | NIL |
| | Non Par Pension Group Variable (Fund Based) | NIL | NIL | NIL | NIL |
| | Linked Life | NIL | 1.24% | 0.63% | NIL |
| | Linked Pension | NIL | 1.86% | NIL | 0.83% |
| | Linked Group (Fund Based) | 0.41% | 0.35% | NIL | 0.28% |
| 8 | Change in net worth (₹ in 000) | (60,332) | (60,332) | 1,347,068 | 1,347,068 |
| 9 | Profit after tax/Total Income | 25.44% | 6.78% | 11.05% | 4.92% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | NA | NA | NA | NA |
| 11 | Total investments/(Capital + Surplus) | 1,027.27% | 1,027.27% | 960.74% | 960.74% |
| 12 | Total affiliated investments/(Capital+ Surplus) | 1.65% | 1.65% | 3.51% | 3.51% |
| 13 | Investment Yield (Gross and Net)# | | | | |
| | a) With Realised Gains | | | | |
| | Shareholder's Funds | 8.64% | 8.30% | 7.08% | 6.51% |
| | Policyholders' funds - non participating | 8.88% | 8.43% | 8.04% | 8.13% |
| | Policyholders' funds - participating | 8.74% | 8.12% | 7.68% | 7.39% |
| | Policyholders' funds - linked | (5.36%) | 1.73% | 3.53% | 3.79% |
| | b) Without Realised Gains | | | | |
| | Shareholder's Funds | 7.08% | 7.92% | 6.82% | 7.77% |
| | Policyholders' funds - non participating | 8.07% | 8.22% | 8.34% | 8.17% |
| | Policyholders' funds - participating | 7.58% | 7.81% | 7.90% | 7.67% |
| | Policyholders' funds - linked | 3.75% | 3.47% | 4.70% | 4.55% |
| 14 | Conservation Ratio | 80.84% | 82.62% | 82.10% | 82.37% |
| | Participating Life | 79.99% | 83.64% | 85.51% | 83.47% |
| | Non Par Life | 85.30% | 81.82% | 76.69% | 80.66% |
| | Non Par Health | 93.65% | 91.78% | 84.65% | 86.38% |
| | Non Par Pension | 80.49% | 91.96% | 114.02% | 96.35% |
| | Non Par Annuity | NA | NA | NA | NA |
| | Non Par Group | 6.25% | 25.92% | 113.05% | 68.50% |
| | Non Par Group Variable (Fund Based) | NA | NA | NA | NA |
| | Non Par Pension Group Variable (Fund Based) | NA | NA | NA | NA |
| | Linked Life | 77.75% | 84.00% | 85.74% | 84.52% |
| | Linked Pension | 58.36% | 82.92% | 96.13% | 73.52% |
| | Linked Group (Fund Based) | NA | NA | NA | NA |
| 15 a | Persistency Ratio (by premium) * | | | | |
| | For 13th month | 79.30% | 81.70% | 83.97% | 84.37% |
| | For 25th month | 80.07% | 80.09% | 73.97% | 74.03% |
| | For 37th month | 71.44% | 70.29% | 65.99% | 69.56% |
| | For 49th Month | 64.57% | 67.94% | 62.21% | 59.79% |
| | for 61st month | 53.23% | 54.51% | 57.02% | 59.44% |
| 15 b | Persistency Ratio (by policies) * | | | | |
| | For 13th month | 66.55% | 71.02% | 71.38% | 73.39% |
| | For 25th month | 64.98% | 66.71% | 57.00% | 58.24% |
| | For 37th month | 52.40% | 53.08% | 46.61% | 49.60% |
| | For 49th Month | 44.80% | 47.37% | 44.98% | 48.07% |
| | for 61st month | 42.46% | 46.21% | 50.66% | 49.24% |
| 16 | NPA Ratio | | | | |
| | Gross NPA Ratio | NIL | NIL | NIL | NIL |
| | Net NPA Ratio | NIL | NIL | 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) | 1.48 | 1.85 | 1.42 | 1.66 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 1.48 | 1.85 | 1.42 | 1.66 |
| 6 | (iv) Book value per share (₹) | 11.34 | 11.34 | 11.41 | 11.41 |

(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, 2019 and corresponding quarter of the previous year.