

Aditya Birla Sun Life Insurance Company Limited

Registration Number: 109 dated 31st January 2001

Form L22- Analytical ratios

Sr. No	Ratios for Life Insurers	Quarter ended 30th June, 2020	Quarter ended 30th June, 2019
1	New business premium income growth (segment-wise) (New business premium for current year less new business premium for previous year divided by new business premium for previous year) a) Linked Life b) Linked Group Life c) Linked Pension individual d) Linked Group Pension e) Linked Health Individual f) Non-Linked Life g) Non-Linked Group Life h) Non Linked group Life variable i) Non- Linked Pension Individual j) Non-Linked Annuity Individual k) Non-Linked Group Pension l) Non-Linked Group Pension Variable m) Non-Linked Health n) Non-Linked Par Life	-7.98% 67.83% 318.25% 827.68% -50.00% 37.63% 100.74% 505.51% 0.00% -21.45% 0.00% 2615.69% -40.34% -47.16%	14.16% -22.88% -22.47% -61.47% -71.43% 41.44% -70.16% 4.54% 0.00% 47.74% 0.00% -82.99% -47.89% 35.64%
2	Net Retention Ratio (Net premium divided by gross premium)	95.75%	95.15%
3	Expense of Management to Gross Direct Premium Ratio (Expenses of Management = Gross Commission + Operating Expenses related to Insurance Business by total gross premium net of service tax / GST)	20.94%	29.40%
4	Commission Ratio (Gross Commission paid to Gross Premium)	4.79%	7.06%
5	Ratio of Policyholders' Liabilities to Shareholders' Funds (Policyholders' Liabilities = Policy Liabilities + Funds for Future Appropriations + Provision for Linked Liabilities + Credit/(Debit) fair value change account (Linked & Non Linked) (Shareholders' Funds = Share Capital + Reserves & Surplus + Credit / (Debit) fair value account + Credit / (Debit) balance in Profit & Loss account.)	1944.25%	1857.64%
6	Growth Rate of Shareholders' Funds (Current year shareholders' funds less previous year shareholders' funds divided by previous year shareholders' funds) X 100	0.94%	1.43%
7	Ratio of Surplus / (Deficit) to Policyholders' Liability (Surplus or deficit as per revenue account divided by policyholders' liability as described in ratio 5 above)	0.14%	0.15%
8	Change in Net Worth (Rs.in '000) (Current year shareholders' funds less previous year shareholders' funds as described in ratio 5 above)	2,06,399	3,00,215
9	Profit after Tax to Total Income (Total Income = Total Income under Policyholders' account excluding shareholders' contribution + Total Income under Shareholders' Account excluding policyholders' contribution)	0.38%	1.02%
10	(Total Real estate + Loans) to Cash & Invested Assets Loan amount is as shown in Balance Sheet divided by Cash (cash and bank balance as shown in the balance sheet) and Invested assets (investments of shareholders' funds + investments of policyholders' funds + assets held to cover linked liabilities as shown in Balance Sheet)	0.39%	0.32%
11	Total Investments to (Capital + Surplus) (Total Investments is invested assets as per ratio 10 above divided by Capital ,reserves and surplus & Credit/(Debit) Fair Value Change as shown in Balance Sheet)	2015.23%	1925.57%
12	Total Affiliated Investments to (Capital + Surplus)* (Total Affiliated Investments is investments made to related parties divided by Capital, reserves and surplus & Credit/(Debit) Fair Value Change as shown in Balance Sheet)	51.00%	53.09%

13	Investment Yield (gross and net)		
	A. With Unrealised Gains		
	Shareholders' Funds	4.90%	4.42%
	Policyholders' Funds :		
	Non- Linked Participating	6.33%	5.99%
	Non- Linked Non Participating	5.38%	5.12%
	Linked Non Participating	8.92%	2.05%
	B. Without Unrealised Gains		
	Shareholders' Funds	2.15%	2.07%
	Policyholders' Funds :		
	Non- Linked Participating	1.83%	1.95%
	Non- Linked Non Participating	1.92%	2.06%
	Linked Non Participating	0.55%	1.98%
14	Conservation Ratio (Renewal Premium for current year net of service tax / GST divided by first year premium + single premium + renewal premium net of service tax / GST for previous year)		
	Non Participating Linked - Individual Life	77.08%	84.61%
	Non Participating Linked - Group Life	0.00%	0.00%
	Non Participating Linked - Individual Pension	70.32%	66.09%
	Non Participating Linked - Group Pension	52.36%	53.44%
	Non Participating Linked - Individual Health	70.61%	92.27%
	Non Participating Non Linked - Individual Life	68.89%	84.86%
	Non Participating Non Linked - Group Life	54.56%	17.72%
	Non Participating Non Linked - Group Life Variable	0.00%	0.00%
	Non Participating Non Linked - Individual Pension*	341.05%	29.70%
	Non Participating Non Linked - Individual Annuity	0.00%	0.00%
	Non Participating Non Linked - Group Pension	25.34%	76.22%
	Non Participating Non Linked - Group Pension Variable	41.50%	30.80%
	Non Participating Non Linked - Individual Health	54.58%	54.68%
	Participating Non Linked - Individual Life	63.24%	89.41%
15	Persistency Ratio		
	Persistency rate based on premium		
	For 13th month	74.73%	78.34%
	For 25th month	62.64%	65.30%
	For 37th month	50.36%	55.21%
	For 49th Month	48.28%	51.25%
	For 61st month	46.99%	43.53%
	Persistency rate based on count		
	For 13th month	64.70%	64.79%
	For 25th month	49.98%	52.33%
	For 37th month	38.09%	43.13%
	For 49th Month	34.94%	39.87%
	For 61st month	33.82%	33.10%
16	NPA Ratio		
	Gross NPA Ratio	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%

Equity Holding Pattern

1	No. of shares (FV of Rs.10 each)	1,90,12,08,000	1,90,12,08,000
2	Percentage of shareholding (Indian / Foreign)	51% / 49%	51% / 49%
3	% of Government holding (in case of public sector insurance sector insurance companies)	0.00%	0.00%
4	Basic and Diluted EPS before extraordinary items (net of tax expenses) for the period (not to be annualized) (share of FV of Rs.10 each) Rs.	0.08	0.11
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (share of FV of Rs.10 each) Rs.	0.08	0.11
6	Book value per share (Rs.)	11.68	11.20

* Restricted to 100%

Ratios for the previous quarter & period have been reclassified / regrouped wherever necessary.