Bharti AXA Life Insurance Company Limited

Ratios as prescribed by IRDA

Sr.	Particulars	Upto the Quarter Ended 30 June, 2019		Upto the Quarter Ended 30 June, 2018	
1	New Business Premium Income Growth (segment-wise)				
	Non - Participating Individual	33.9%		220.6%	
	Non - Participating Health	-91.0%		136.8%	
	Non - Participating Group	-5.9%		35.1%	
	Participating - Individual	-24.7%		-14.8%	
	Participating - Individual Pension !	NA		NA	
	Linked Pension !!	NA		NA	
	Linked Life	52.6%		197.8%	
	Gratuity !	NA		NA	
2	Net Retention Ratio (Net premium divided by gross premium)	98.2%		98.3%	
3	Ratio of Expenses of Management ** (Expenses of management divided by the total Gross direct premium)	55.3%		50.6%	
4	Commission Ratio (Gross Commission paid divided by Gross Premium)	8.6%		8.1%	
5	Ratio of Policyholders' Liabilities to Shareholders' Funds*	2298.3%		- 3163.3%	
6	Growth Rate of Shareholders' Funds*	6.0%		-10.1%	
7	Ratio of Surplus / (Deficit) to Policyholders' Liability	-0.7%		-0.2%	
8	Change in Net Worth (Rs'000)	1,43,017		(1,62,494)	
9	Profit (Loss) after Tax / Total Income	-6.3%		-3.0%	
	Total Income = Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account				
10	(Total Real Estate+ Loans) / Cash and invested assets	NIL		NIL	
11	Total Investments / (Capital + Surplus (Deficit)) Note: Total Investments = Shareholders' Investments + Policyholders' Investments + Assets held to cover Linked Liabilities	2385.2%		3257.1%	
12	Total affiliated Investments / (Capital + Surplus)	18.3%		11.6%	
13	Investment Yield (Gross and Net)	With Unrealised gains	With Realised gains	With Unrealised gains	With Realised gains
	Shareholder's Funds	14.7%	10.8%	9.1%	14.0%
	Policyholder's Funds				
	Par	21.4%	10.5%	6.4%	10.9%
	Par-Pension	19.7%	10.0%	6.7%	9.6%
	Non-Par	20.7%	10.0%	6.3%	10.5%
	Linked Fund				
	Linked Life	6.5%	13.6%	14.1%	22.9%
	Linked Pension	5.4%	20.4%	15.9%	32.5%
14	Conservation Ratio	76.1%		85.6%	
15	Persistency Ratio #$	By No of Policies	By Annualised Premium	By No of Policies	By Annualised Premium
	For 13th month	47.8%	54.9%	55.9%	62.5%
	For 25th month	49.2%	55.4%	47.0%	52.7%
	For 37th month	42.3%	47.6%	40.9%	43.6%
	For 49th Month	38.4%	41.7%	37.0%	39.7%
	for 61st month	33.4%	35.6%	38.7%	45.3%
16	NPA Ratio				
	Gross NPA Ratio	NIL		NIL	
	Net NPA Ratio	NIL		NIL	
	Equity Holding Pattern for Life Insurers				
1	(a) No. of shares	2,57,62,00,976		2,40,62,00,976	
2	(b) Percentage of shareholding (Indian / Foreign)	51% / 49%		51% / 49%	
3	(c) %of Government holding (in case of public sector insurance companies)	NA		NA	
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic Rs. (0.14) Diluted Rs.(0.14)		Basic Rs.(0.06) Diluted Rs.(0.06)	
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic Rs. (0.14) Diluted Rs.(0.14)		Basic Rs.(0.06) Diluted Rs.(0.06)	
6	(iv) Book value per share	Rs. 0.99		Rs. 0.6	

! Company has not sold any new policies during the current period.

!! No new policies were sold during the previous period, however new have been sold during the current period.

* Shareholders' Funds = Net Worth

i) Persistency ratio is based on the IRDAI circular dated 23rd Jan 2014 (IRDA/ACT/CIR/MISC/035/01/2014)
ii) Persistency Ratio are based on 1 year period

$ 13 month Lapse ratio = 1 - Persistency ratio

** Expense include expenses charged to shareholders account as per EOM regulations, 2016