

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer:

Life Insurance Corporation of India

Sl.No.	Particular	For the quarter ended 30.06.10	Up to the Quarter ended 30.06.10	For the quarter ended 30.06.09	Up to the Quarter ended 30.06.09
1	New business premium income growth rate - segment wise:				
	Linked	231.04%	231.04%	-21.12%	-21.12%
	Non Linked	56.38%	56.38%	52.17%	52.17%
2	Net Retention Ratio	99.90%	99.90%	100.00%	100.00%
3	Expense of Management to Gross Direct Premium Ratio	10.32%	10.32%	10.59%	10.59%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.50%	5.50%	5.75%	5.75%
5	Ratio of policy holder's liabilities to shareholder's funds	4797	4797	4478	4478
6	Growth rate of shareholders' fund	14.42%	14.42%	13.84%	13.84%
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Amount in Rs.'000)	305386	305386	257566	257566
9	Profit after tax/Total Income	NA	NA	NA	NA
10	(Total real estate + loans)/(Cash & invested assets)	0.09	0.09	0.10	0.10
11	Total investments/(Capital + Surplus)	4374	4374	3978	3978
12	Total affiliated investments/(Capital+ Surplus)	29.47	29.47	31.31	31.31
13	Investment Yield	6.96	6.96	7.11	7.11
14	Conservation Ratio	84.36%	84.36%	94.43%	94.43%

15	Persistency Ratio				
	For 13th month				
	By no. of policies	66%	66%	*	*
	By annualized premium	75%	75%	*	*
	For 25th month				
	By no. of policies	59%	59%	*	*
	By annualized premium	66%	66%	*	*
	For 37th month				
	By no. of policies	39%	39%	*	*
	By annualized premium	38%	38%	*	*
	For 49th Month				
	By no. of policies	56%	56%	*	*
	By annualized premium	64%	64%	*	*
	For 61st month				
	By no. of policies	49%	49%	*	*
	By annualized premium	60%	60%	*	*
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	1.61%	1.61%	2.70%	2.70%
	Net NPA Ratio	0.70%	0.70%	1.08%	1.08%

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	NA	NA	NA	NA
2	(b) Percentage of shareholding (Indian / Foreign)	NA	NA	NA	NA
3	(c) %of Government holding (in case of public sector insurance companies)	100%	100%	100%	100%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	NA	NA	NA
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	NA	NA	NA
6	(iv) Book value per share (Rs)	NA	NA	NA	NA

* cannot be worked out retrospectively