

FORM L-22

Analytical Ratios :31.3.2013

Sl.No.	Particulars	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2013	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2012
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-20.31%	8.71%	15.12%	15.79%
	Pension	7.25%	-7.13%	-8.25%	-10.45%
	Group	0.97%	-11.52%	8.02%	11.98%
	Linked				
	Life	-83.16%	-95.25%	-60.20%	-46.40%
	Pension	-100.00%	-96.94%	-37.60%	-84.27%
	Group	N.A.	N.A.	-71.83%	-51.91%
2	Net Retention Ratio	99.78%	99.90%	99.88%	99.96%
3	Expense of Management to Gross Direct Premium Ratio	17.13%	15.07%	15.16%	14.27%
4	Commission Ratio (Gross commission paid to Gross Premium)	8.12%	7.08%	8.36%	6.93%
5	Ratio of policy holder's liabilities to shareholder's funds	-	2953.72	-	2600.21
6	Growth rate of shareholders' fund	-	-2.85%	-	31.41%
7	Ratio of surplus to policy holders' liability	-	2.00%	-	2.00%
8	Change in net worth(Amount in ₹.'000)	-428622	-150973	958016	1268319
9	Profit after tax/Total Income	0.013	0.004	0.011	0.005
10	(Total real estate + loans)/(Cash & invested assets)	-	0.07	-	0.07
11	Total investments/(Capital + Surplus)	-	2560.14	-	2311.01
12	Total affiliated investments/(Capital+ Surplus)	-	29.00	-	23.42
13	Investment Yield	8.10	7.95	8.14	7.70
14	Conservation Ratio	86.57%	81.99%	77.53%	79.24%

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15	Persistency Ratio				
	For 13th month				
	By no. of policies	64.00%	70.00%	59.00%	67.00%
	By annualized premium	73.00%	78.00%	87.00%	83.00%
	For 25th month				
	By no. of policies	59.00%	63.00%	53.00%	61.00%
	By annualized premium	68.00%	73.00%	63.00%	70.00%
	For 37th month				
	By no. of policies	52.00%	58.00%	47.00%	53.00%
	By annualized premium	60.00%	67.00%	57.00%	62.00%
	For 49th Month				
	By no. of policies	50.00%	53.00%	43.00%	46.00%
	By annualized premium	60.00%	63.00%	50.00%	49.00%
	For 61st month				
	By no. of policies	42.00%	43.00%	40.00%	51.00%
	By annualized premium	46.00%	45.00%	45.00%	58.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	2.15%	-	1.25%
	Net NPA Ratio	-	1.11%	-	0.60%
Equity Holding pattern for Life Insurers					
1	(a) No of shares	NA	NA	NA	NA
2	(b) Percentage of shareholding	NA	NA	NA	NA
3	(c) % of Government holding	100%	100%	100%	100%
4	(a) basic and diluted EPS before extraordinary items	NA	NA	NA	NA
5	(b) Basic and diluted EPS after extraordinary items	NA	NA	NA	NA
6	(iv) Book value per share	NA	NA	NA	NA