

FORM L-22

Analytical Ratios 30.09.12

Sl.No.	Particulars	For the quarter ended 30th Sept 2012	Up to the quarter ended 30th Sept 2012	For the quarter ended 30th Sept 2011	Up to the quarter ended 30th Sept 2011
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	48.97%	63.48%	33.17%	27.65%
	Pension	-9.97%	84.91%	-19.79%	-14.83%
	Group	-31.77%	-24.82%	20.23%	14.26%
	Linked				
	Life	-97.79%	-96.12%	4.42%	1.43%
	Pension	-97.64%	-94.61%	-99.26%	-98.91%
	Group	nil	nil	-100.00%	-100.00%
2	Net Retention Ratio	99.98%	99.99%	100.00%	100.00%
3	Expense of Management to Gross Direct Premium Ratio	14.48%	13.55%	14.90%	13.61%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.51%	5.89%	5.07%	5.38%
5	Ratio of policy holder's liabilities to shareholder's funds	-	2647.97	-	3113.30
6	Growth rate of shareholders' fund	-	33.37%	-	10.16%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth (Amount in ₹000)	193339	234873	58774	116808
9	Profit after tax/Total Income	0.0002	0.0002	0.0001	0.0001
10	(Total real estate + loans)/(Cash & invested assets)	-	0.07	-	0.08
11	Total investments/(Capital + Surplus)	-	2382.37	-	2822.43
12	Total affiliated investments/(Capital+ Surplus)	-	22.74	-	21.53
13	Investment Yield	8.21	7.74	7.89	7.65
14	Conservation Ratio	74.87%	77.78%	78.79%	82.76%

15	Persistency Ratio				
	For 13th month				
	By no. of policies	56.00%	63.00%	56.00%	64.00%
	By annualized premium	65.00%	72.00%	64.00%	74.00%
	For 25th month				
	By no. of policies	50.00%	57.00%	49.00%	57.00%
	By annualized premium	59.00%	67.00%	59.00%	67.00%
	For 37th month				
	By no. of policies	45.00%	51.00%	42.00%	49.00%
	By annualized premium	54.00%	61.00%	51.00%	57.00%
	For 49th Month				
	By no. of policies	41.00%	46.00%	34.00%	40.00%
	By annualized premium	50.00%	55.00%	37.00%	41.00%
	For 61st month				
	By no. of policies	30.00%	34.00%	40.00%	50.00%
	By annualized premium	33.00%	36.00%	49.00%	58.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	2.34%	2.34%	1.62%	1.62%
	Net NPA Ratio	1.26%	1.26%	0.91%	0.91%
Equity Holding pattern for Life Insurers					
1	(a) No of shares	NA	NA	NA	NA
2	(b) Percentage of shareholding	100%	100%	100%	100%
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