

**FORM L-22**

**Analytical Ratios :30.06.2014**

Sl.No.	Particulars	For the quarter ended 30th June 2014	Up to the quarter ended 30th June 2014	For the quarter ended 30th June 2013	Up to the quarter ended 30th June 2013
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	13.00%	13.00%	-32.86%	-32.86%
	Pension	34.62%	34.62%	9.54%	9.54%
	Group	-13.03%	-13.03%	50.06%	50.06%
	Linked				
	Life	-97.04%	-97.04%	-86.77%	-86.77%
	Pension	-127.04%	-127.04%	-99.88%	-99.88%
	Group	0.00%	0.00%	0.00%	0.00%
2	Net Retention Ratio	99.99%	99.99%	100.00%	100.00%
3	Expense of Management to Gross Direct Premium Ratio	16.21%	16.21%	13.07%	13.07%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.70%	4.70%	5.73%	5.73%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3406.71	-	3012.38
6	Growth rate of shareholders' fund	-	0.53%	-	0.66%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth( Amount in Rs.'000)	28424	28424	33963	33963
9	Profit after tax/Total Income	0.0027	0.0027	0.0000	0.0000
10	(Total real estate + loans)/(Cash & invested assets)	-	0.06	-	0.07
11	Total investments/(Capital + Surplus)	-	3075.7	-	2674.74
12	Total affiliated investments/(Capital+ Surplus)	-	25.95	-	24.98
13	Investment Yield *	-	7.82	-	7.83
14	Conservation Ratio	95.36%	95.36%	91.12%	91.12%

15	Persistency Ratio**				
	For 13th month				
	By no. of policies	57%	57%	69.00%	69.00%
	By annualized premium	70%	70%	82.00%	82.00%
	For 25th month				
	By no. of policies	50%	50%	66.00%	66.00%
	By annualized premium	64%	64%	78.00%	78.00%
	For 37th month				
	By no. of policies	48%	48%	56.00%	56.00%
	By annualized premium	61%	61%	57.00%	57.00%
	For 49th Month				
	By no. of policies	43%	43%	57.00%	57.00%
	By annualized premium	50%	50%	66.00%	66.00%
	For 61st month				
	By no. of policies	41%	41%	39.00%	39.00%
	By annualized premium	52%	52%	45.00%	45.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	3.31%	-	2.30%
	Net NPA Ratio	-	1.21%	-	1.15%
<b>Equity Holding pattern for Life Insurers</b>					
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

\* Yield is calculated on Mean Policyholders' Fund.

\*\* The persistency rates has been calculated as per revised IRDA guidelines