

FORM L-22

Analytical Ratios 30.09.2013

Sl.No.	Particulars	For the quarter ended 30th Sept 2013	Up to the quarter ended 30th Sept 2013	For the quarter ended 30th Sept 2012	Up to the quarter ended 30th Sept 2012
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	12.30%	-8.47%	48.97%	63.48%
	Pension	30.78%	22.00%	-9.97%	84.91%
	Group	13.32%	26.01%	-31.77%	-24.82%
	Linked				
	Life	-29.88%	-78.44%	-97.79%	-96.12%
	Pension	-99.36%	-99.79%	-97.64%	-94.61%
	Group	nil	nil	nil	nil
2	Net Retention Ratio	99.94%	99.97%	99.98%	99.99%
3	Expense of Management to Gross Direct Premium Ratio	16.50%	14.93%	14.48%	13.55%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.88%	6.35%	5.51%	5.89%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3041.21	-	2647.97
6	Growth rate of shareholders' fund	-	-5.64%	-	33.37%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth (Amount in ₹000)	39205	73168	193339	234873
9	Profit after tax/Total Income	0.0000	0.0000	0.0002	0.0002
10	(Total real estate + loans)/(Cash & invested assets)	-	0.07	-	0.07
11	Total investments/(Capital + Surplus)	-	2690.65	-	2382.37
12	Total affiliated investments/(Capital+ Surplus)	-	23.79	-	22.74
13	Investment Yield	8.58	8.23	8.21	7.74
14	Conservation Ratio	91.52%	91.32%	74.87%	77.78%

15	Persistency Ratio				
	For 13th month				
	By no. of policies	55.00%	62.00%	56.00%	63.00%
	By annualized premium	65.00%	72.00%	65.00%	72.00%
	For 25th month				
	By no. of policies	50.00%	57.00%	50.00%	57.00%
	By annualized premium	60.00%	67.00%	59.00%	67.00%
	For 37th month				
	By no. of policies	46.00%	48.00%	45.00%	51.00%
	By annualized premium	55.00%	50.00%	54.00%	61.00%
	For 49th Month				
	By no. of policies	43.00%	50.00%	41.00%	46.00%
	By annualized premium	54.00%	60.00%	50.00%	55.00%
	For 61st month				
	By no. of policies	38.00%	43.00%	30.00%	34.00%
	By annualized premium	48.00%	51.00%	33.00%	36.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	3.08%	3.08%	2.34%	2.34%
	Net NPA Ratio	1.57%	1.57%	1.26%	1.26%
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