

FORM L-22

Analytical Ratios

Sl.No.	Particulars	Up to the quarter ended 30th September 2010	Up to the quarter ended 30th September 2009
1	New business premium income growth rate - segment wise		
	Non-Linked		
	Life	20.16%	68.04%
	Pension	116.51%	308.77%
	Group	87.17%	63.74%
	Linked		
	Life	315.80%	-74.42%
	Pension	86.68%	57.30%
	Group	-81.98%	42.67%
2	Net Retention Ratio	99.95%	100.00%
3	Expense of Management to Gross Direct Premium Ratio	11.45%	9.74%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.99%	5.49%
5	Ratio of policy holder's liabilities to shareholder's funds	4999.21	4589.12
6	Growth rate of shareholders' fund	10.28%	20.42%
7	Ratio of surplus to policy holders' liability	NA	NA
8	Change in net worth(Amount in Rs.'000)	230212.54	379830.59
9	Profit after tax/Total Income	NA	NA
10	(Total real estate + loans)/(Cash & invested assets)	0.08	0.09
11	Total investments/(Capital + Surplus)	4583.35	4155.20
12	Total affiliated investments/(Capital+ Surplus)	29.52	29.61
13	Investment Yield	7.16	7.33
14	Conservation Ratio	80.94%	95.78%

15	Persistency Ratio		
	For 13th month		
	By no. of policies	64.00%	*
	By annualized premium	73.00%	*
	For 25th month		
	By no. of policies	56.00%	*
	By annualized premium	64.00%	*
	For 37th month		
	By no. of policies	36.00%	*
	By annualized premium	35.00%	*
	For 49th Month		
	By no. of policies	54.00%	*
	By annualized premium	62.00%	*
	For 61st month		
	By no. of policies	47.00%	*
	By annualized premium	58.00%	*
16	NPA Ratio (of debt portfolio)		
	Gross NPA Ratio	1.61%	2.70%
	Net NPA Ratio	0.70%	1.08%
	Equity Holding pattern for Life Insurers		
1	(a) No of shares	NA	NA
2	(b) Percentage of shareholding	100%	100%
3	(c) % of Government holding	100%	100%
4	(a) basic and diluted EPS before extraordinary items	NA	NA
5	(b) Basic and diluted EPS after extraordinary items	NA	NA
6	(iv) Book value per share	NA	NA

* cannot be worked out retrospectively