

FORM L-22

Analytical Ratios

| Sl.No. | Particulars | For the quarter ended 31st Dec 2011 | Up to the quarter ended 31st Dec 2011 | For the quarter ended 31st Dec 2010 | Up to the quarter ended 31st Dec 2010 |
|---|---|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| 1 | New business premium income growth rate - segment wise | | | | |
| | Non-Linked | | | | |
| | Life | 45.29% | 34.85% | 13.32% | 17.42% |
| | Pension | -15.54% | -15.10% | 37.72% | 77.06% |
| | Group | 7.00% | 12.68% | 22.91% | 67.99% |
| | Linked | | | | |
| | Life | -89.95% | -55.53% | 494.59% | 385.10% |
| | Pension | -88.26% | -98.62% | -95.24% | -8.56% |
| | Group | 0.00% | -100.00% | -100.00% | -82.65% |
| 2 | Net Retention Ratio | 100.00% | 100.00% | 99.98% | 99.96% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 14.01% | 13.74% | 14.94% | 12.53% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 7.58% | 6.06% | 7.40% | 5.73% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | -859.58 | 3062.76 | 1591.98 | 3223.94 |
| 6 | Growth rate of shareholders' fund | -57.68% | 7.96% | 192.08% | 8.84% |
| 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) | -72944 | 310312 | 83171 | 316517 |
| 9 | Profit after tax/Total Income | 0.01% | 0.01% | 0.020% | 0.010% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | -0.19 | 0.08 | -0.04 | 0.08 |
| 11 | Total investments/(Capital + Surplus) | -1276.49 | 2770.28 | 4331.37 | 2955.63 |
| 12 | Total affiliated investments/(Capital+ Surplus) | | 20.38 | | 30.18 |
| 13 | Investment Yield | 6.68 | 7.43 | 6.85 | 7.18 |
| 14 | Conservation Ratio | 75.60% | 80.33% | 81.53% | 81.22% |
| 15 | Persistency Ratio | | | | |
| | For 13th month | | | | |
| | By no. of policies | 54.00% | 66.00% | 56.00% | 64.00% |
| | By annualized premium | 63.00% | 75.00% | 64.00% | 72.00% |
| | For 25th month | | | | |
| | By no. of policies | 49.00% | 59.00% | 49.00% | 57.00% |
| | By annualized premium | 57.00% | 68.00% | 58.00% | 66.00% |
| | For 37th month | | | | |
| | By no. of policies | 42.00% | 51.00% | 43.00% | 44.00% |
| | By annualized premium | 51.00% | 59.00% | 51.00% | 47.00% |
| | For 49th Month | | | | |
| | By no. of policies | 40.00% | 44.00% | 43.00% | 54.00% |
| | By annualized premium | 48.00% | 46.00% | 52.00% | 62.00% |
| | For 61st month | | | | |
| | By no. of policies | 39.00% | 51.00% | 42.00% | 48.00% |
| | By annualized premium | 48.00% | 60.00% | 51.00% | 59.00% |
| 16 | NPA Ratio (of debt portfolio) | | | | |
| | Gross NPA Ratio | 1.34% | 1.34% | 1.61% | 1.61% |
| | Net NPA Ratio | 0.65% | 0.65% | 0.70% | 0.70% |
| 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 |