

FORM L-22

Analytical Ratios 31.12.13

Sl.No.	Particulars	For the quarter ended 31st Dec 2013	Up to the quarter ended 31st Dec 2013	For the quarter ended 31st Dec 2012	Up to the quarter ended 31st Dec 2012
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	67.98%	15.24%	-6.24%	32.84%
	Pension	5.34%	16.04%	-19.29%	-12.54%
	Group	115.53%	51.13%	12.00%	-17.18%
	Linked				
	Life	-14.71%	-71.00%	-95.73%	-96.08%
	Pension	-100.88%	-99.46%	-104.15%	-96.82%
	Group	0.00%	0.00%	0.00%	0.00%
2	Net Retention Ratio	99.99%	99.97%	99.92%	99.97%
3	Expense of Management to Gross Direct Premium Ratio	14.44%	14.75%	14.40%	13.82%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.50%	6.41%	7.63%	6.45%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3086.52	-	2689.36
6	Growth rate of shareholders' fund(over 31/3/13)	-	4.18%		5.23%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth(Amt. in Rs.'000)(over 31/3/13)	142188	215356	42776	277649
9	Profit after tax/Total Income	0.01%	0.01%	0.01%	0.01%
10	(Total real estate + loans)/(Cash & invested assets)	-	0.07	-	0.07
11	Total investments/(Capital + Surplus)	-	2752.65	-	2417.30
12	Total affiliated investments/(Capital+ Surplus)	-	27.05	-	20.63
13	Investment Yield *	7.31	8.01	7.46	7.76
14	Conservation Ratio	89.91%	90.85%	82.12%	79.20%

15	Persistency Ratio				
	For 13th month				
	By no. of policies	55.00%	64.00%	56.00%	65.00%
	By annualized premium	65.00%	74.00%	65.00%	74.00%
	For 25th month				
	By no. of policies	51.00%	58.00%	51.00%	60.00%
	By annualized premium	60.00%	68.00%	60.00%	69.00%
	For 37th month				
	By no. of policies	48.00%	51.00%	46.00%	54.00%
	By annualized premium	58.00%	56.00%	55.00%	63.00%
	For 49th Month				
	By no. of policies	46.00%	51.00%	42.00%	49.00%
	By annualized premium	56.00%	62.00%	52.00%	58.00%
	For 61st month				
	By no. of policies	41.00%	46.00%	36.00%	38.00%
	By annualized premium	52.00%	56.00%	41.00%	40.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	4.09%	4.09%	2.97%	2.97%
	Net NPA Ratio	2.34%	2.34%	2.03%	2.03%
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

* Yield is calculated on Mean Fund