

FORM L-22

Analytical Ratios :31.3.2014

Sl.No.	Particulars	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2014	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2013
1	New business premium income growth rate - segment				
	Non-Linked				
	Life	-31.01%	-0.15%	-20.31%	8.71%
	Pension	-10.31%	7.72%	7.25%	-7.13%
	Group	23.85%	41.42%	0.97%	-11.52%
	Linked				
	Life	-94.95%	-76.45%	-83.16%	-95.25%
	Pension	-108.16%	-99.42%	-100.00%	-96.94%
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.87%	99.94%	99.78%	99.90%
3	Expense of Management to Gross Direct Premium Ratio	17.36%	15.63%	17.13%	15.07%
4	Commission Ratio (Gross commission paid to Gross	8.38%	7.07%	8.12%	7.08%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3200.60	-	2953.72
6	Growth rate of shareholders' fund	-	4.49%	-	-2.85%
7	Ratio of surplus to policy holders' liability	#	1.90%	#	2.00%
8	Change in net worth (Amount in ` 000)	15891	231247	-428622	-150973
9	Profit after tax/Total Income	0.014	0.004	0.013	0.004
10	(Total real estate + loans)/(Cash & invested assets)	-	0.07	-	0.07
11	Total investments/(Capital + Surplus)	-	2846.31	-	2560.14
12	Total affiliated investments/(Capital+ Surplus)	-	31.00	-	29.00
13	Investment Yield *	7.85	8.08	8.10	7.95
14	Conservation Ratio	88.46%	89.93%	86.57%	81.99%

15	Persistence Ratio				
	For 13th month				
	By no. of policies	53.00%	59.00%	65.00%	67.00%
	By annualized premium	71.00%	76.00%	81.00%	82.00%
	For 25th month				
	By no. of policies	51.00%	56.00%	61.00%	63.00%
	By annualized premium	66.00%	71.00%	76.00%	75.00%
	For 37th month				
	By no. of policies	48.00%	53.00%	53.00%	57.00%
	By annualized premium	63.00%	64.00%	53.00%	62.00%
	For 49th Month				
	By no. of policies	43.00%	49.00%	55.00%	53.00%
	By annualized premium	49.00%	57.00%	65.00%	60.00%
	For 61st month				
	By no. of policies	43.00%	44.00%	42.00%	43.00%
	By annualized premium	53.00%	51.00%	46.00%	45.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	2.44%	#	2.15%
	Net NPA Ratio	#	0.89%	#	1.11%
	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

cannot be worked out

* Yield is calculated on Mean Policyholders' Fund.