

FORM L-22

Analytical Ratios

Sl.No.	Particulars	For the quarter ended 30th June 2012	Up to the quarter ended 30th June 2012	For the quarter ended 30th June 2011	Up to the quarter ended 30th June 2011
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	84.58%	84.58%	20.46%	20.46%
	Pension	-5.76%	-5.76%	-6.19%	-6.19%
	Group	-6.85%	-6.85%	1.27%	1.27%
	Linked				
	Life	-95.54%	-95.54%	-30.96%	-30.96%
	Pension	-92.55%	-92.55%	-98.38%	-98.38%
	Group	0.00%	0.00%	0.00%	0.00%
2	Net Retention Ratio	99.99%	99.99%	100.00%	100.00%
3	Expense of Management to Gross Direct Premium Ratio	12.51%	12.51%	12.10%	12.10%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.31%	6.31%	5.75%	5.75%
5	Ratio of policy holder's liabilities to shareholder's funds	2642.34	2642.34	3181.36	3181.36
6	Growth rate of shareholders' fund	30.57%	30.57%	9.98%	9.98%
7	Ratio of surplus to policy holders' liability	NA	NA	NA	NA
8	Change in net worth(Amount in Rs.'000)	41534	41534	58035	58035
9	Profit after tax/Total Income	0.0001	0.0001	0.0001	0.0001
10	(Total real estate + loans)/(Cash & invested assets)	0.08	0.08	0.08	0.08
11	Total investments/(Capital + Surplus)	2382.60	2382.60	2902.96	2902.96
12	Total affiliated investments/(Capital+ Surplus)	21.73	21.73	23.21	23.21
13	Investment Yield	7.24	7.24	7.25	7.25
14	Conservation Ratio	80.69%	80.69%	86.68%	86.68%
15	Persistency Ratio				
	For 13th month				
	By no. of policies	59.00%	59.00%	61.00%	61.00%
	By annualized premium	68.00%	68.00%	71.00%	71.00%
	For 25th month				
	By no. of policies	54.00%	54.00%	54.00%	54.00%
	By annualized premium	65.00%	65.00%	64.00%	64.00%
	For 37th month				
	By no. of policies	48.00%	48.00%	46.00%	46.00%
	By annualized premium	58.00%	58.00%	54.00%	54.00%
	For 49th Month				
	By no. of policies	43.00%	43.00%	38.00%	38.00%
	By annualized premium	51.00%	51.00%	39.00%	39.00%

	For 61st month				
	By no. of policies	32.00%	32.00%	47.00%	47.00%
	By annualized premium	33.00%	33.00%	55.00%	55.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	1.25%	1.25%	0.95%	0.95%
	Net NPA Ratio	0.60%	0.60%	0.34%	0.34%
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

* cannot be worked out retrospectively