

## FORM L-22

## Analytical Ratios :31.3.2012

Sl.No.	Particulars	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2012	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2011
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	15.12%	15.79%	13.39%	15.65%
	Pension	-8.25%	-10.45%	9.28%	54.33%
	Group	8.02%	11.98%	51.89%	62.76%
	Linked				
	Life	-60.20%	-46.40%	-42.59%	33.67%
	Pension	-37.60%	-84.27%	-93.18%	-25.71%
	Group	-71.83%	-51.91%	0.00%	-79.58%
2	Net Retention Ratio	99.88%	99.96%	99.92%	99.94%
3	Expense of Management to Gross Direct Premium Ratio	15.16%	14.27%	19.08%	14.89%
4	Commission Ratio (Gross commission paid to Gross Premium)	8.36%	6.93%	7.97%	6.56%
5	Ratio of policy holder's liabilities to shareholder's funds	827.59	2600.21	1896.75	3174.66
6	Growth rate of shareholders' fund	684.40%	31.41%	75.87%	10.35%
7	Ratio of surplus to policy holders' liability	*	2.00%	*	1.98%
8	Change in net worth( Amount in ₹.'000)	958016	1268319	139978	378628
9	Profit after tax/Total Income	0.011	0.005	0.001	0.004
10	(Total real estate + loans)/(Cash & invested assets)	0.02	0.07	0.12	0.08
11	Total investments/(Capital + Surplus)	550.95	2311.01	110.11	2889.33
12	Total affiliated investments/(Capital+ Surplus)	35.07	23.42	25.66	28.57
13	Investment Yield	8.14	7.70	7.60	7.39
14	Conservation Ratio	77.53%	79.24%	85.22%	82.75%

Sl.No.	Particulars	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2012	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2011
15	Persistency Ratio				
	For 13th month				
	By no. of policies	59.00%	67.00%	57.00%	64.00%
	By annualized premium	87.00%	83.00%	67.00%	73.00%
	For 25th month				
	By no. of policies	53.00%	61.00%	51.00%	58.00%
	By annualized premium	63.00%	70.00%	61.00%	68.00%
	For 37th month				
	By no. of policies	47.00%	53.00%	45.00%	47.00%
	By annualized premium	57.00%	62.00%	53.00%	51.00%
	For 49th Month				
	By no. of policies	43.00%	46.00%	42.00%	53.00%
	By annualized premium	50.00%	49.00%	47.00%	60.00%
	For 61st month				
	By no. of policies	40.00%	51.00%	44.00%	49.00%
	By annualized premium	45.00%	58.00%	53.00%	59.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	1.25%	#	0.95%
	Net NPA Ratio	#	0.60%	#	0.34%
<b>Equity Holding pattern for Life Insurers</b>					
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

\* The valuation surplus is assessed only at the year end.

# cannot be worked out