

## FORM L-22

## Analytical Ratios :31.3.2015

Sl.No.	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2015	UP TO THE QUARTER ENDED ON 31st MARCH 2015	FOR THE QUARTER ENDED ON 31st MARCH 2014	UP TO THE QUARTER ENDED ON 31st MARCH 2014
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-1.94%	-22.43%	-31.01%	-0.15%
	Pension	19.87%	13.50%	-10.31%	7.72%
	Group	12.69%	-6.82%	23.85%	41.42%
	Linked				
	Life	-100.04%	-95.34%	-94.95%	-76.45%
	Pension	15.79%	-100.00%	-108.16%	-99.42%
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.85%	99.92%	99.87%	99.94%
3	Expense of Management to Gross Direct Premium Ratio	13.38%	15.65%	21.70%	17.10%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.54%	6.31%	8.38%	7.07%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3539.79	-	3200.60
6	Growth rate of shareholders' fund	-	4.45%	-	4.49%
7	Ratio of surplus to policy holders' liability	#	1.81%	#	1.90%
8	Change in net worth (Amount in ₹ 000)	53691	239489	15891	231247
9	Profit after tax/Total Income	0.015	0.004	0.014	0.004
10	(Total real estate + loans)/(Cash & invested assets)	-	6.10%	-	6.80%
11	Total investments/(Capital + Surplus)	-	3243.29	-	2846.31
12	Total affiliated investments/(Capital+ Surplus)	-	31.82	-	31.00
13	Investment Yield *	7.66%	8.22%	7.85%	8.08%
14	Conservation Ratio	86.61%	90.52%	88.46%	89.93%

15	Persistency Ratio**				
	For 13th month				
	By no. of policies	49.00%	66.00%	53.00%	59.00%
	By annualized premium	60.00%	77.00%	71.00%	76.00%
	For 25th month				
	By no. of policies	43.00%	51.00%	51.00%	56.00%
	By annualized premium	60.00%	68.00%	66.00%	71.00%
	For 37th month				
	By no. of policies	42.00%	49.00%	48.00%	53.00%
	By annualized premium	58.00%	65.00%	63.00%	64.00%
	For 49th month				
	By no. of policies	41.00%	47.00%	43.00%	49.00%
	By annualized premium	56.00%	60.00%	49.00%	57.00%
	For 61st month				
	By no. of policies	36.00%	44.00%	43.00%	44.00%
	By annualized premium	41.00%	51.00%	53.00%	51.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	3.30%	#	2.44%
	Net NPA Ratio	#	1.58%	#	0.89%
	<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

Previous Period's Ratios are worked out on regrouped figures

# cannot be worked out

\* Yield is calculated on Mean Policyholders' Fund.

\*\* Persistency Ratios have been calculated as per revised IRDA guidelines