

Sl.No.	Particulars	2007-2008	2006-2007
1	New Business premium income growth (% increase)		
	First Year Premium		
	Life Business	-35.68	36.42
	Annuity Business	-64.01	10.41
	Pension Business	638.10	-24.18
	Single Premium		
	Life Business	17.50	13.89
	Annuity Business	-12.17	13.35
	Pension Business	151.48	113.69
2	Net retention ratio (%)		
	First Year Premium	99.99	100.00
	Renewal Premium	99.91	100.00
	Single Premium	100.00	100.00
	Total Premium	100.00	100.00
3	Ratio of expenses of management	11.93	12.71
4	Commission ratio		
	First Year Premium	17.01	15.14
	Renewal Premium	5.18	5.54
	Single Premium	1.49	1.56
	Total Premium	6.42	7.18
5	Ratio of policyholders' liabilities to shareholders' funds		
5	Ratio of policyholder's liabilities to shareholders funds	2522.68	2136.76
6	Growth rate of shareholders' funds (% increase)	5.14	65.43
7	Ratio of surplus to policy holders' liability (% increase)	2.40	2.92
8	Change in net worth (Rs. in lacs)	30784.60	29280.99
9	Profit after tax to Total Income	1.00	1.00
10	(Total Real Estate+ loans) to cash & invested assets	10.94	11.59
11	Total Investments to (Capital+ surplus)		

	a) Investments to Policy holders' funds	87.89	87.20
	b) Investments to Shareholders' funds	95.24	95.44
12	Total affiliated Investments to (Capital + surplus)	9.21	0.89
13	Investment Yield	7.81	8.21
14	Conservation ratio		
	Life Business	94.15	94.31
	Linked Business	63.27	43.23
	Total	89.95	93.69

15	Persistency Ratio				
	For 13th month				
	By no. of policies	67%	64%		
	By annualized premium	73%	73%		
	For 25th month				
	By no. of policies	64%	59%		
	By annualized premium	72%	69%		
	For 37th month				
	By no. of policies	58%	55%		
	By annualized premium	68%	66%		
	For 49th Month				
	By no. of policies	55%	53%		
	By annualized premium	66%	65%		
	For 61st month				
	By no. of policies	53%	54%		
	By annualized premium	65%	70%		
16	NPA Ratio				
	Gross NPA Ratio				
	Net NPA Ratio				
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

