

FORM L-22

Analytical Ratios :30.09.2014

Sl.No.	Particulars	For the quarter ended 30th Sept 2014	Up to the quarter ended 30th Sept 2014	For the quarter ended 30th Sept 2013	Up to the quarter ended 30th Sept 2013
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-27.11%	-13.58%	12.30%	-8.47%
	Pension	13.80%	21.53%	30.78%	22.00%
	Group	10.22%	0.65%	13.32%	26.01%
	Linked				
	Life	-88.71%	-93.07%	-29.88%	-78.44%
	Pension	-101.43%	-113.37%	-99.36%	-99.79%
	Group	nil	nil	nil	nil
2	Net Retention Ratio	99.95%	99.97%	99.94%	99.97%
3	Expense of Management to Gross Direct Premium Ratio	17.33%	16.81%	18.16%	16.52%
4	Commission Ratio (Gross commission paid to Gross Premium)	7.35%	6.12%	6.88%	6.35%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3387.34	-	3041.21
6	Growth rate of shareholders' fund	-	2.94%	-	-5.64%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth(Amount in ₹ 000)	129935	158359	39205	73168
9	Profit after tax/Total Income	0.0001	0.0001	0.0000	0.0000
10	(Total real estate + loans)/(Cash & invested assets)	-	0.06	-	0.07
11	Total investments/(Capital + Surplus)	-	3081.32	-	2690.65
12	Total affiliated investments/(Capital+ Surplus)	-	26.94	-	23.79
13	Investment Yield *	8.59	8.31	8.58	8.23
14	Conservation Ratio	88.26%	91.70%	91.52%	91.32%

15	Persistency Ratio **				
	For 13th month				
	By no. of policies	55.00%	59.00%	65.00%	67.00%
	By annualized premium	68.00%	71.00%	81.00%	82.00%
	For 25th month				
	By no. of policies	45.00%	51.00%	59.00%	62.00%
	By annualized premium	61.00%	66.00%	76.00%	77.00%
	For 37th month				
	By no. of policies	42.00%	48.00%	58.00%	57.00%
	By annualized premium	58.00%	63.00%	69.00%	63.00%
	For 49th Month				
	By no. of policies	42.00%	45.00%	54.00%	56.00%
	By annualized premium	53.00%	54.00%	64.00%	65.00%
	For 61st month				
	By no. of policies	39.00%	43.00%	38.00%	43.00%
	By annualized premium	49.00%	53.00%	48.00%	51.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	3.24%	3.24%	3.08%	3.08%
	Net NPA Ratio	1.19%	1.19%	1.57%	1.57%
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

Previous Period's Ratios are worked out on regrouped figures

* Yield is calculated on Mean Policyholders' Fund.

** The persistency rates has been calculated as per revised IRDA guidelines