Form L-22 Analytical Ratios : 30.09.2023

	Particular	For the quarter ended 30th Sept 2023	Up to the quarter ended 30th Sept 2023	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022
1	New Business Premium Growth Rate (Segment wise)	Sept 2023	Sept 2023	Sebt 2022	Sebt 2022
	(i) Linked Business:				
	a) Life	-5.37%	-1.59%	50.27%	79.00
	b) Pension	58.54%	187.66%	NA	75.00
	c) Health	NA	NA	NA NA	I.
	d) Variable Insurance	NA NA	NA NA	NA NA	I.
		INA	INA	IVA	
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-5.00%	-9.27%	-6.45%	8.16
	b) Annuity	NA	NA	NA	
	c) Pension	-100.00%	-100.00%	-85.12%	-84.20
	d) Health	NA	NA	NA	1
	e) Variable Insurance	NA	NA	NA	
	Non Participating:				
	a) Life	-5.38%	-14.53%	40.72%	48.25
	b) Annuity	6.55%	9.04%	-5.10%	7.15
	c) Pension	-53.74%	-35.40%	85.84%	60.91
		-39.54%	-41.37%	-22.62%	-0.19
	d) Health				
	e) Variable Insurance	NA	NA	NA	
2	Percentage of Single Premium (Individual Business) to	46.10%	45.18%	45.33%	44.09
	Total New Business Premium (Individual Business)	13.10 /0	13.10 /0	15.55 /0	11.03
	Percentage of Linked New Business Premium (Individual				
3	Business) to Total New Business Premium (Individual	6.86%	7.06%	7.33%	6.56
	Business)				
4	Net Retention Ratio	99.93%	99.89%	99.94%	99.91
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life (Individual and Group)	119.11%	119.88%	109.51%	114.52
	b) Pension	107.03%	125.09%	85.56%	87.99
	c) Health	89.06%	89.74%	82.25%	87.60
	d) Variable Insurance	NA	NA NA	NA	
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	92.91%	93.65%	90.44%	94.21
	b) Annuity	89.40%	92.16%	86.00%	84.91
	c) Pension	89.77%	89.96%	91.48%	89.04
	d) Health	NA	NA	NA	
	e) Variable Insurance	NA NA	NA NA	NA NA	
	Non Participating:	19/3	INA	11/3	
	a) Life (Individual and Group)	79.93%	84.70%	67.98%	73.11
		80.07%	87.21%	236.59%	
	b) Annuity				109.33
	c) Pension (Individual and Group)	49.75%	42.03%	52.38%	58.69
	d) Health	76.37%	76.56%	70.30%	66.67
	e) Variable Insurance	63.36%	63.22%	68.20%	63.91
	CRAC	EE 240/	57.74%	100.09%	90.94
		55.34%	37.7770	100.0970	30.3-
_	Expense of Management to Greek Direct Bromium Batio				
6	Expense of Management to Gross Direct Premium Ratio	17.23%	15.14%	18.25%	
6 7	Commission Ratio (Gross commission and Rewards paid to				16.69
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New	17.23% 5.65%	15.14% 5.43%	18.25% 4.37%	16.69 4.70
	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium	17.23%	15.14%	18.25%	16.69 4.70
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New	17.23% 5.65% NA	15.14% 5.43% NA	18.25% 4.37% NA	16.69 4.70
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium	17.23% 5.65%	15.14% 5.43%	18.25% 4.37%	16.69 4.70
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business	17.23% 5.65% NA	15.14% 5.43% NA	18.25% 4.37% NA	16.69 4.70
7 8 9	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium	17.23% 5.65% NA	15.14% 5.43% NA	18.25% 4.37% NA	16.69 4.70
7 8 9 10	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs)	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17	18.25% 4.37% NA NA	16.69 4.70 165 1825093
7 8 9 10 11 12	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05%	18.25% 4.37% NA NA	16.69 4.70 165 1825093 233.42
7 8 9 10 11 12 13	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund	17.23% 5.65% NA NA 602818.06	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.42 0.00
7 8 9 10 11 12 13 14	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46%	18.25% 4.37% NA NA	16.69 4.70 165 1825093 233.42 0.00 4.25
7 8 9 10 11 12 13 14 15	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets)	17.23% 5.65% NA NA 602818.06	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.42 0.00 4.29
7 8 9 10 11 12 13 14	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income	17.23% 5.65% NA NA 602818.06	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46%	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.4 0.00 4.29 0
7 8 9 10 11 12 13 14 15	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets)	17.23% 5.65% NA NA 602818.06	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.4: 0.00 4.2: 0
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and	17.23% 5.65% NA NA 602818.06	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.4: 0.00 4.2! 0
7 8 9 10 11 12 13 14 15	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain *	17.23% 5.65% NA NA 602818.06	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.4: 0.00 4.2! 0
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78	18.25% 4.37% NA NA 1499322.60 - 7.15% -	16.69 4.70 165 1825093 233.42 0.00 4.29 0.158
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain *	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.42 0.00 4.29 0.158
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78	18.25% 4.37% NA NA 1499322.60 - 7.15% -	16.69 4.70 165 1825093 233.42 0.00 4.29 0.158
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77	18.25% 4.37% NA NA 1499322.60	16.69 4.70 165 1825093 233.4: 0.00 4.2! 0 158 1
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par Non Par Linked	17.23% 5.65% NA NA — 602818.06 — 3.91% — 9.10% 9.08% 12.14%	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77	18.25% 4.37% NA NA 1499322.60 7.15% 8.66% 8.82% 11.67%	16.69 4.70 165 1825093 233.4; 0.00 4.2; 0 158 1
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par Non Par Linked Total	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77	18.25% 4.37% NA NA 1499322.60 7.15% 8.66% 8.82% 11.67% 8.73%	16.69 4.70 165 1825093 233.47 0.00 4.29 0 158 1 8.19 8.49 14.44 8.32
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par Non Par Linked Total Shareholder's Fund	17.23% 5.65% NA NA — 602818.06 — 3.91% — 9.10% 9.08% 12.14%	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77	18.25% 4.37% NA NA 1499322.60 7.15% 8.66% 8.82% 11.67%	16.69 4.70 165 1825093 233.47 0.00 4.29 0 158 1 8.19 8.49 14.44 8.32
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par Non Par Linked Total Shareholder's Fund B With unrealised gain	17.23% 5.65% NA NA NA 602818.06 3.91% 9.10% 9.08% 12.14% 9.11% 7.21%	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77 8.93% 9.31% 10.32% 9.06% 7.45%	18.25% 4.37% NA NA 1499322.60 7.15% 8.66% 8.82% 11.67% 8.73% 5.93%	16.69 4.70 165 1825093 233.4: 0.00 4.2: 0 158 1 8.19 8.44 14.44 8.33 7.55
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par Non Par Linked Total B With unrealised gain Policyholder's Fund B With unrealised gain Policyholder's Fund	17.23% 5.65% NA NA — 602818.06 — 3.91% — 9.10% 9.08% 12.14% 9.11% 7.21% 13.83%	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77 8.93% 9.31% 10.32% 9.06% 7.45%	18.25% 4.37% NA NA 1499322.60 7.15% 8.66% 8.82% 11.67% 8.73% 5.93%	16.69 4.70 165 1825093 233.4: 0.00 4.2! 0 158 1 8.19 8.49 14.49 8.33 7.55
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par Non Par Linked Total Shareholder's Fund B With unrealised gain Policyholder's Fund B With unrealised gain Policyholder's Fund B With unrealised gain Policyholder's Fund:Non linked Par Non Par	17.23% 5.65% NA NA	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77 8.93% 9.31% 10.32% 9.06% 7.45% 15.56% 18.70%	18.25% 4.37% NA NA 1499322.60 7.15% 8.66% 8.82% 11.67% 8.73% 5.93% 15.29% 19.57%	16.69 4.70 165 1825093 233.4; 0.00 4.2; 0 158 1 8.19 8.44 14.44 8.32 7.5; 7.99 6.40
7 8 9 10 11 12 13 14 15 16	Commission Ratio (Gross commission and Rewards paid to Gross Premium) Business Development and Sales Promotion Expenses to New Business Premium Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds Change in net worth (Amount in Rs. Lakhs) Growth in Networth Ratio of Surplus to Policyholders' Fund Profit after tax / Total Income (Total Real Estate + Loans)/(Cash & Invested Assets) Total Investments/(Capital + Reserves and Surplus)** Total Affiliated Investments/(Capital+ Reserves and Surplus) Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain * A Without unrealized gain Policyholder's Fund:Non linked Par Non Par Linked Total B With unrealised gain Policyholder's Fund B With unrealised gain Policyholder's Fund	17.23% 5.65% NA NA — 602818.06 — 3.91% — 9.10% 9.08% 12.14% 9.11% 7.21% 13.83%	15.14% 5.43% NA NA 77.91 3520691.17 135.05% 0.0028 4.46% 0.03 74.78 0.77 8.93% 9.31% 10.32% 9.06% 7.45%	18.25% 4.37% NA NA 1499322.60 7.15% 8.66% 8.82% 11.67% 8.73% 5.93%	16.69 4.70 165 1825093 233.42 0.00 4.29 0.158

19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category) **				
	For 13th month	71.19%	78.49%	70.52%	77.62%
	For 25th month	65.20%	71.98%	63.85%	73.84%
	For 37th month	60.20%	70.16%	60.64%	67.85%
	For 49th Month	57.67%	64.57%	57.02%	64.73%
	for 61st month	55.17%	62.53%	55.83%	62.77%
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)	22 7 124	00.400/	00 700/	00.510
	For 13th month	99.74%	99.43%	99.70%	99.51%
	For 25th month For 37th month	98.91% 98.50%	98.67% 97.86%	99.37% 98.41%	98.98% 97.65%
	For 49th Month	97.44%	96.51%	96.26%	96.06%
	for 61st month	94.64%	94.47%	95.50%	95.41%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	59.26%	66.80%	56.53%	65.21%
	For 25th month	51.07%	58.79%	51.34%	61.63%
	For 37th month	47.96%	57.61%	46.25%	54.93%
	For 49th Month	43.55%	51.73%	43.99%	52.46%
	for 61st month Persistency Ratio - Number of Policy Basis (Single	42.45%	50.35%	44.03%	51.61%
	Premium/Fully paid-up under Individual category)	99.72%	99.43%	99.68%	99.44%
	For 13th month For 25th month	98.93%	99.43%	99.08%	98.56%
	For 37th month	97.77%	97.14%	97.81%	97.20%
	For 49th Month	96.60%	95.96%	96.06%	95.81%
	for 61st month	94.61%	94.43%	94.89%	94.61%
20	NPA Ratio	31.0170	31.1370	3 1.03 70	5 1.01 //
	Policyholders' Funds				
	Non linked Par Gross NPA Ratio	#	3.14%	#	6.02%
	Net NPA Ratio	#	0.00%	#	0.00%
	Non linked Non Par Gross NPA Ratio	#	0.00%	#	4.07%
	Net NPA Ratio	#	0.00%	#	0.00%
	CRAC Gross NPA Ratio		0.00%		0.00%
	Net NPA Ratio		0.00%		0.00%
	Linked Gross NPA Ratio	#	11.42%	#	23.25%
	Net NPA Ratio	#	0.00%	#	0.00%
	Total Gross NPA Ratio Total Net NPA Ratio	#	2.43% 0.00%	#	5.60% 0.00%
	Shareholders' Funds	#	0.00%	#	0.007
	Gross NPA Ratio	#	1.88%	#	
	Net NPA Ratio	#	0.00%	#	
21	Solvency Ratio (Within India business)	#	1.90	#	1.88
22	Debt Equity Ratio	NA	NA	NA	N/
23	Debt Service Coverage Ratio	NA	NA	NA	N/
24	Interest Service Coverage Ratio	NA	NA	NA	N/
25	Average ticket size in Rs Individual premium (Non-Single)	17,334.21	18,113.21	16,763.68	17,315.68
quity Ho	olding Pattern for Life Insurers and information on earnings:				
1	No. of shares (In Lakhs)	63249.98	63249.98	63249.98	63249.9
	Percentage of shareholding				

Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares (In Lakhs)	63249.98	63249.98	63249.98	63249.98
2	Percentage of shareholding				
	Indian	99.63%	99.63%	99.58%	99.58%
	Foreign	0.37%	0.37%	0.42%	0.42%
3	Percentage of Government holding (in case of public sector insurance companies)	96.50%	96.50%	96.50%	96.50%
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	12.53	27.62	25.22	26.30
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	12.53	27.62	25.22	26.30
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	12.53	27.62	25.22	26.30
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	12.53	27.62	25.22	26.30
8	Book value per share (Rs)	9.53	96.88	23.70	41.22

Previous Period's Ratios are worked out on regrouped figures wherever necessary.

"NA" : Not available

 $\mbox{\#}$ Can not be worked out.

Note: All Ratios are in percentage form except the ratios stated below a) Ratio of Policyholders'Fund to Shareholders' Fund

- b) Change in Net Worth is in Rs. Lakhs
- c)Ratio of Surplus to Policyholders' Fund
- d) (Total Real Estate+Loans)/(Cash & Invested Assets)
- e) Total Investments/(Capital+Reserves and Surplus)
- f) Total affiliated Investments/(Capital+ Reservs and Surplus)
- g) Average ticket size in Rs. Individual premium (Non-Single)

^{**} Persistency Ratios & Total Investments/(Capital + Reserves and Surplus) have been calculated as per revised IRDAI guidelines