

## FORM L-22

## Analytical Ratios :30.06.2015

Sl.No.	Particulars	For the quarter ended 30th June 2015	Up to the quarter ended 30th June 2015	For the quarter ended 30th June 2014	Up to the quarter ended 30th June 2014
1	New business premium income growth rate - segment				
	Non-Linked				
	Life	-19.45%	-19.45%	13.00%	13.00%
	Pension	-18.76%	-18.76%	34.62%	34.62%
	Group	51.39%	51.39%	-13.03%	-13.03%
	Linked				
	Life	-94.60%	-94.60%	-97.04%	-97.04%
	Pension	-18.07%	-18.07%	-127.04%	-127.04%
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.94%	99.94%	99.99%	99.99%
3	Expense of Management to Gross Direct Premium	14.17%	14.17%	16.21%	16.21%
4	Commission Ratio (Gross commission paid to Gross	5.10%	5.10%	4.70%	4.70%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3601.19	-	3406.71
6	Growth rate of shareholders' fund	-	0.61%	-	0.53%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth( Amount in Rs.'000)	34415	34415	28424	28424
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	5.96%	-	6.26%
11	Total investments/(Capital + Surplus)	-	3523.12	-	3258.57
12	Total affiliated investments/(Capital+ Surplus)	-	34.06	-	25.95
13	Investment Yield*	7.86%	7.86%	7.82%	7.82%
14	Conservation Ratio	86.28%	86.28%	95.36%	95.36%

15	Persistency Ratio#				
	For 13th month				
	By no. of policies	60.00%	60.00%	57.00%	57.00%
	By annualized premium	70.00%	70.00%	70.00%	70.00%
	For 25th month				
	By no. of policies	56.00%	56.00%	50.00%	50.00%
	By annualized premium	69.00%	69.00%	64.00%	64.00%
	For 37th month				
	By no. of policies	50.00%	50.00%	48.00%	48.00%
	By annualized premium	65.00%	65.00%	61.00%	61.00%
	For 49th Month				
	By no. of policies	49.00%	49.00%	43.00%	43.00%
	By annualized premium	63.00%	63.00%	50.00%	50.00%
	For 61st month				
	By no. of policies	43.00%	43.00%	41.00%	41.00%
	By annualized premium	49.00%	49.00%	52.00%	52.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	4.42%	-	3.31%
	Net NPA Ratio	-	2.39%	-	1.21%
<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

\* Yield is calculated on Mean Policyholders' Fund.

# The Persistency Rates have been calculated as per revised IRDA guidelines