

FORM L-22

Analytical Ratios

Sl.No.	Particulars	For the quarter ended 30th June 2013	Up to the quarter ended 30th June 2013	For the quarter ended 30th June 2012	Up to the quarter ended 30th June 2012
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-32.86%	-32.86%	84.58%	84.58%
	Pension	9.54%	9.54%	-5.76%	-5.76%
	Group	50.06%	50.06%	-6.85%	-6.85%
	Linked				
	Life	-86.77%	-86.77%	-95.54%	-95.54%
	Pension	-99.88%	-99.88%	-92.55%	-92.55%
	Group	0.00%	0.00%	0.00%	0.00%
2	Net Retention Ratio	100.00%	100.00%	99.99%	99.99%
3	Expense of Management to Gross Direct Premium Ratio	13.07%	13.07%	12.51%	12.51%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.73%	5.73%	6.31%	6.31%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3012.38	-	2642.34
6	Growth rate of shareholders' fund	-	0.66%	-	0.78%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	NA	NA
8	Change in net worth(Amount in Rs.'000)	33963	33963	41534	41534
9	Profit after tax/Total Income	0.0000	0.0000	0.0001	0.0001
10	(Total real estate + loans)/(Cash & invested assets)	-	0.07	-	0.08
11	Total investments/(Capital + Surplus)	-	2674.74	-	2382.60
12	Total affiliated investments/(Capital+ Surplus)	-	24.98	-	21.73
13	Investment Yield	-	7.83	-	7.24
14	Conservation Ratio	91.12%	91.12%	80.69%	80.69%
15	Persistency Ratio				
	For 13th month				
	By no. of policies	57.00%	57.00%	59.00%	59.00%
	By annualized premium	67.00%	67.00%	68.00%	68.00%
	For 25th month				
	By no. of policies	54.00%	54.00%	54.00%	54.00%
	By annualized premium	63.00%	63.00%	65.00%	65.00%
	For 37th month				
	By no. of policies	43.00%	43.00%	48.00%	48.00%
	By annualized premium	41.00%	41.00%	58.00%	58.00%
	For 49th Month				
	By no. of policies	46.00%	46.00%	43.00%	43.00%
	By annualized premium	57.00%	57.00%	51.00%	51.00%

	For 61st month				
	By no. of policies	39.00%	39.00%	32.00%	32.00%
	By annualized premium	45.00%	45.00%	33.00%	33.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	2.30%	-	1.25%
	Net NPA Ratio	-	1.15%	-	0.60%

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