

FORM L-22

Analytical Ratios

| Sl.No. | Particulars | For the quarter ended 31st Dec 2012 | Up to the quarter ended 31st Dec 2012 | For the quarter ended 31st Dec 2011 | Up to the quarter ended 31st Dec 2011 |
|---|---|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| 1 | New business premium income growth rate - segment wise | | | | |
| | Non-Linked | | | | |
| | Life | -6.24% | 32.84% | 45.29% | 34.85% |
| | Pension | -19.29% | -12.54% | -15.54% | -15.10% |
| | Group | 12.00% | -17.18% | 7.00% | 12.68% |
| | Linked | | | | |
| | Life | -95.73% | -96.08% | -89.95% | -55.53% |
| | Pension | -104.15% | -96.82% | -88.26% | -98.62% |
| | Group | 0.00% | 0.00% | 0.00% | -100.00% |
| 2 | Net Retention Ratio | 99.92% | 99.97% | 100.00% | 100.00% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 14.40% | 13.82% | 14.01% | 13.74% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 7.63% | 6.45% | 7.58% | 6.06% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | - | 2689.36 | - | 3062.76 |
| 6 | Growth rate of shareholders' fund(over 31/3/12) | | 5.23% | | 4.22% |
| 7 | Ratio of surplus to policy holders' liability | N.A. | N.A. | N.A. | N.A. |
| 8 | Change in net worth(Amt. in Rs.'000)(over 31/3/12) | 42776 | 277649 | 53528 | 170335 |
| 9 | Profit after tax/Total Income | 0.01% | 0.01% | 0.01% | 0.01% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | - | 0.07 | - | 0.08 |
| 11 | Total investments/(Capital + Surplus) | - | 2417.30 | - | 2770.28 |
| 12 | Total affiliated investments/(Capital+ Surplus) | - | 20.63 | - | 20.38 |
| 13 | Investment Yield | 7.46 | 7.76 | 6.68 | 7.43 |
| 14 | Conservation Ratio | 82.12% | 79.20% | 75.60% | 80.33% |
| 15 | Persistence Ratio | | | | |
| | For 13th month | | | | |
| | By no. of policies | 56.00% | 65.00% | 54.00% | 66.00% |
| | By annualized premium | 65.00% | 74.00% | 63.00% | 75.00% |
| | For 25th month | | | | |
| | By no. of policies | 51.00% | 60.00% | 49.00% | 59.00% |
| | By annualized premium | 60.00% | 69.00% | 57.00% | 68.00% |
| | For 37th month | | | | |
| | By no. of policies | 46.00% | 54.00% | 42.00% | 51.00% |
| | By annualized premium | 55.00% | 63.00% | 51.00% | 59.00% |
| | For 49th Month | | | | |
| | By no. of policies | 42.00% | 49.00% | 40.00% | 44.00% |
| | By annualized premium | 52.00% | 58.00% | 48.00% | 46.00% |
| | For 61st month | | | | |
| | By no. of policies | 36.00% | 38.00% | 39.00% | 51.00% |
| | By annualized premium | 41.00% | 40.00% | 48.00% | 60.00% |
| 16 | NPA Ratio (of debt portfolio) | | | | |
| | Gross NPA Ratio | 2.97% | 2.97% | 1.34% | 1.34% |
| | Net NPA Ratio | 2.03% | 2.03% | 0.65% | 0.65% |
| Equity Holding pattern for Life Insurers | | | | | |
| 1 | (a) No of shares | NA | NA | NA | NA |
| 2 | (b) Percentage of shareholding | 100% | 100% | 100% | 100% |
| 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 |

