

FORM L-22

Analytical Ratios :31.3.2011

Sl.No.	Particulars	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2011	For the period	UP TO THE QUARTER ENDED ON 31st MARCH 2010
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	13.39%	15.65%	-46.37%	-14.65%
	Pension	9.28%	54.33%	239.56%	319.58%
	Group	51.89%	62.76%	44.91%	65.62%
	Linked				
	Life	-42.59%	33.67%	851.08%	62.28%
	Pension	-93.18%	-25.71%	84.66%	101.12%
	Group	0.00%	-79.58%	-148.48%	-19.99%
2	Net Retention Ratio	99.92%	99.94%	99.89%	99.95%
3	Expense of Management to Gross Direct Premium Ratio	19.08%	14.89%	17.98%	13.09%
4	Commission Ratio (Gross commission paid to Gross Premium)	7.97%	6.56%	7.76%	6.52%
5	Ratio of policy holder's liabilities to shareholder's funds	1896.75	3174.66	5363.18	3053.11
6	Growth rate of shareholders' fund	75.87%	10.35%	-44.03%	8.87%
7	Ratio of surplus to policy holders' liability	*	1.98%	*	2.06%
8	Change in net worth(Amount in ₹.'000)	139978	378628	79590	297941
9	Profit after tax/Total Income	0.001	0.004	0.0001	0.004
10	(Total real estate + loans)/(Cash & invested assets)	0.12	0.08	0.04	0.09
11	Total investments/(Capital + Surplus)	110.11	2889.33	287.53	2771.50
12	Total affiliated investments/(Capital+ Surplus)	25.66	28.57	3.52	19.46
13	Investment Yield	7.60	7.39	7.86	7.59
14	Conservation Ratio	85.22%	82.75%	87.23%	92.95%

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15	Persistency Ratio				
	For 13th month				
	By no. of policies	57.00%	64.00%	56.00%	69.00%
	By annualized premium	67.00%	73.00%	64.00%	76.00%
	For 25th month				
	By no. of policies	51.00%	58.00%	49.00%	58.00%
	By annualized premium	61.00%	68.00%	58.00%	60.00%
	For 37th month				
	By no. of policies	45.00%	47.00%	43.00%	60.00%
	By annualized premium	53.00%	51.00%	51.00%	64.00%
	For 49th Month				
	By no. of policies	42.00%	53.00%	43.00%	58.00%
	By annualized premium	47.00%	60.00%	52.00%	68.00%
	For 61st month				
	By no. of policies	44.00%	49.00%	42.00%	54.00%
	By annualized premium	53.00%	59.00%	51.00%	65.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	0.95%	#	1.62%
	Net NPA Ratio	#	0.34%	#	0.72%
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

* The valuation surplus is assessed only at the year end.

cannot be worked out