

FORM L-22

Analytical Ratios

Sl.No.	Particulars	For the quarter ended 30th June 2011	Up to the quarter ended 30th June 2011	For the quarter ended 30th June 2010	Up to the quarter ended 30th June 2010
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	20.46%	20.46%	19.31%	19.31%
	Pension	-6.19%	-6.19%	181.29%	181.29%
	Group	1.27%	1.27%	92.49%	92.49%
	Linked				
	Life	-30.96%	-30.96%	641.51%	641.51%
	Pension	-98.38%	-98.38%	143.66%	143.66%
	Group	0.00%	0.00%	-86.54%	-86.54%
2	Net Retention Ratio	100.00%	100.00%	99.90%	99.90%
3	Expense of Management to Gross Direct Premium Ratio	12.10%	12.10%	10.32%	10.32%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.75%	5.75%	5.50%	5.50%
5	Ratio of policy holder's liabilities to shareholder's funds	3181.36	3181.36	3125.44	3125.44
6	Growth rate of shareholders' fund	9.98%	9.98%	9.03%	9.03%
7	Ratio of surplus to policy holders' liability	NA	NA	NA	NA
8	Change in net worth(Amount in Rs.'000)	371579	371579	308520	308520
9	Profit after tax/Total Income	N.A.	N.A.	N.A.	N.A.
10	(Total real estate + loans)/(Cash & invested assets)	0.08	0.08	0.09	0.09
11	Total investments/(Capital + Surplus)	2902.96	2902.96	2849.72	2849.72
12	Total affiliated investments/(Capital+ Surplus)	23.21	23.21	29.47	29.47
13	Investment Yield	7.25	7.25	6.96	6.96
14	Conservation Ratio	86.68%	86.68%	84.46%	84.46%
15	Persistency Ratio				
	For 13th month				
	By no. of policies	61.00%	61.00%	66.00%	66.00%
	By annualized premium	71.00%	71.00%	75.00%	75.00%
	For 25th month				
	By no. of policies	54.00%	54.00%	59.00%	59.00%
	By annualized premium	64.00%	64.00%	66.00%	66.00%
	For 37th month				
	By no. of policies	46.00%	46.00%	39.00%	39.00%
	By annualized premium	54.00%	54.00%	38.00%	38.00%
	For 49th Month				
	By no. of policies	38.00%	38.00%	56.00%	56.00%
	By annualized premium	39.00%	39.00%	64.00%	64.00%

	For 61st month				
	By no. of policies	47.00%	47.00%	49.00%	49.00%
	By annualized premium	55.00%	55.00%	60.00%	60.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	0.95%	0.95%	1.61%	1.61%
	Net NPA Ratio	0.34%	0.34%	0.70%	0.70%
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

* cannot be worked out retrospectively