

Analytical Ratios

S. No.	Particulars	For the quarter September 30, 2014	Upto the quarter September 30, 2014	For the quarter September 30, 2013	Upto the quarter September 30, 2013
1	New business premium income growth				
	-Segment-wise				
	Participating Life	0.29	0.35	0.44	0.35
	Participating Pension	(0.42)	(0.13)	(32.20)	-
	Group Pension	-	-	-	-
	Non Participating	(0.19)	(0.19)	(0.30)	(0.28)
	Linked Life	(0.16)	(0.07)	0.72	0.39
	Linked Group	0.00	(0.23)	0.04	0.36
	Linked Pension	45.76	45.89	1.24	0.86
2	Net retention ratio	0.993	0.993	0.992	0.991
3	Expense of Management to Gross Direct Premium Ratio	0.17	0.19	0.21	0.22
4	Commission Ratio (Gross commission paid to Gross Premium)	0.05	0.05	0.06	0.06
5	Ratio of Policyholders' liabilities to shareholders' funds	15.82	15.82	15.93	15.93
6	Growth rate of Shareholders' funds	0.064	0.142	0.071	0.155
7	Ratio of surplus / (deficit) to Policyholders' liability	0.003	0.007	0.003	0.007
8	Change in net worth (₹ in lacs)	23,073	47,587	20,787	42,011
9	Profit after tax / Total income	0.05	0.04	0.09	0.08
10	(Total Real Estate+ Loans) / Cash and invested assets	0.004	0.004	0.004	0.004
11	Total Investments / (Capital + Surplus)	16.97	16.97	16.92	16.92
12	Total Affiliated Investments / (Capital + Surplus)	0.22	0.22	0.29	0.29
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.23%	9.40%	8.03%	8.32%
	Non Par	9.50%	9.59%	9.15%	9.32%
	Sub - Total : Non-Linked	9.44%	9.55%	8.94%	9.14%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	23.90%	23.29%	3.90%	6.69%
	Sub - Total : Linked	23.90%	23.29%	3.90%	6.69%
	Grand Total	16.18%	16.00%	6.39%	7.90%
	Shareholders' Funds	8.62%	9.70%	9.06%	9.44%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	11.79%	17.99%	-30.30%	-5.98%
	Non Par	11.05%	14.36%	-15.32%	-0.30%
	Sub - Total : Non-Linked	11.26%	15.16%	-18.01%	-1.32%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	22.24%	34.56%	-4.74%	4.75%
	Sub - Total : Linked	22.24%	34.56%	-4.74%	4.75%
	Grand Total	16.76%	25.03%	-11.12%	1.82%
	Shareholders' Funds	10.66%	13.62%	-17.78%	-0.86%
14	Conservation Ratio	80.39%	83.88%	60.76%	61.02%
	Participating Life	88.56%	86.98%	85.11%	84.78%
	Participating Pension	85.33%	78.25%	75.01%	76.47%
	Group Pension	90.51%	91.39%	78.06%	73.72%
	Non Participating	74.32%	82.97%	80.65%	75.59%
	Linked Life	79.70%	83.28%	47.49%	50.00%
	Linked Pension	80.74%	78.38%	50.39%	51.50%
15	Persistency Ratio (based on no. of policies)				
	For 13th month	62.26%	62.26%	58.20%	58.20%
	For 25th month	53.10%	53.10%	57.67%	57.67%
	For 37th month	53.89%	53.89%	32.41%	32.41%
	For 49th Month	26.70%	26.70%	19.33%	19.33%
	for 61st month	13.64%	13.64%	9.64%	9.64%
16	Persistency Ratio (based on premium)				
	For 13th month	67.46%	67.46%	65.03%	65.03%
	For 25th month	60.51%	60.51%	63.43%	63.43%
	For 37th month	59.29%	59.29%	27.85%	27.85%
	For 49th Month	21.73%	21.73%	14.40%	14.40%
	For 61st month	7.16%	7.16%	5.59%	5.59%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter September 30, 2014	Upto the quarter September 30, 2014	For the quarter September 30, 2013	Upto the quarter September 30, 2013
1	No. of shares	1,00,00,00,000	1,00,00,00,000	1,00,00,00,000	1,00,00,00,000
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26	74/26	74/26
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.17	4.59	2.19	4.32
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.17	4.59	2.19	4.32
6	Book value per share (₹)	38.18	38.18	31.30	31.30