

Analytical Ratios

S. No.	Particulars	For the Quarter December 31, 2014	Upto the Quarter December 31, 2014	For the Quarter December 31, 2013	Upto the Quarter December 31, 2013
1	New business premium income growth				
	-Segment-wise				
	Participating Life	0.71	0.67	0.11	0.23
	Participating Pension	(0.31)	(0.24)	-	-
	Group Pension	-	-	-	-
	Non Participating	(0.19)	(0.19)	(0.21)	(0.25)
	Linked Life	0.60	0.23	(0.21)	0.04
	Linked Group	21.60	6.43	7.04	0.82
	Linked Pension	322.17	82.68	(0.19)	0.58
2	Net retention ratio	0.99	0.99	0.99	0.99
3	Expense of Management to Gross Direct Premium Ratio	0.14	0.17	0.17	0.20
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	16.01	16.01	16.10	16.10
6	Growth rate of Shareholders' funds	0.19	0.19	0.20	0.20
7	Ratio of surplus / (deficit) to Policyholders' liability	0.001	0.008	0.00	0.01
8	Change in net worth (₹ in lacs)	63,784	63,784	54,123	54,123
9	Profit after tax / Total income	0.03	0.04	0.02	0.05
10	(Total Real Estate+ Loans) / Cash and invested assets	0.003	0.003	0.004	0.004
11	Total Investments / (Capital + Surplus)	17.17	17.17	17.07	17.07
12	Total Affiliated Investments / (Capital + Surplus)	0.24	0.24	0.25	0.25
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.58%	9.46%	8.82%	8.49%
	Non Par	9.72%	9.64%	8.98%	9.20%
	Sub -Total : Non-Linked	9.69%	9.60%	8.94%	9.07%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	26.20%	24.26%	10.24%	7.87%
	Sub - Total : Linked	26.20%	24.26%	10.24%	7.87%
	Grand Total	17.24%	16.41%	9.61%	8.47%
	Shareholders' Funds	9.39%	9.59%	8.61%	9.16%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	33.17%	23.07%	15.21%	1.11%
	Non Par	24.28%	17.68%	12.08%	3.84%
	Sub - Total : Non-Linked	26.35%	18.90%	12.60%	3.34%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	21.74%	30.27%	34.48%	14.69%
	Sub - Total : Linked	21.74%	30.27%	34.48%	14.69%
	Grand Total	23.86%	24.64%	23.81%	9.18%
	Shareholders' Funds	23.68%	16.98%	13.79%	4.04%
14	Conservation Ratio	81.57%	82.84%	74.85%	66.49%
	Participating Life	85.53%	86.33%	88.32%	86.29%
	Participating Pension	85.00%	82.07%	78.48%	77.11%
	Group Pension	93.39%	92.06%	75.31%	74.24%
	Non Participating	75.64%	79.47%	84.87%	79.89%
	Linked Life	84.10%	83.65%	65.92%	56.02%
	Linked Pension	70.83%	76.41%	61.32%	53.74%
15	Persistency Ratio (based on no. of policies)*				
	For 13th month	63.54%	65.07%	59.31%	61.50%
	For 25th month	53.33%	55.27%	56.22%	58.66%
	For 37th month	52.64%	54.64%	34.02%	34.85%
	For 49th Month	27.44%	28.19%	25.20%	24.22%
	for 61st month	17.22%	16.62%	10.58%	10.89%
16	Persistency Ratio (based on premium)*				
	For 13th month	70.69%	71.68%	66.77%	68.55%
	For 25th month	61.67%	63.26%	62.11%	64.27%
	For 37th month	57.81%	59.70%	29.97%	30.33%
	For 49th Month	22.36%	22.78%	20.03%	18.38%
	For 61st month	10.66%	9.54%	6.06%	6.52%
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 December 31, 2014	Upto the Quarter December 31, 2014	For the Quarter December 31, 2013	Upto the Quarter December 31, 2013
1	No. of shares	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
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)	1.56	6.15	1.09	5.41
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.56	6.15	1.09	5.41
6	Book value per share (₹)	39.80	39.80	32.51	32.51

*Persistency calculated on the data as at 30/09/2014