

## FORM L-22 : Analytical Ratios

Insurer : SBI LIFE INSURANCE COMPANY LIMITED

## Analytical Ratios

S. No.	Particulars	For the quarter June 30, 2013	Upto the quarter June 30, 2013	For the quarter June 30, 2012	Upto the quarter June 30, 2012
<b>1</b>	<b>New business premium income growth</b>				
	<b>-Segment-wise</b>				
	Participating Life	0.21	0.21	(0.10)	(0.10)
	Participating Pension	6.07	6.07	176.13	176.13
	Group Pension	-	-	-	-
	Non Participating	(0.26)	(0.26)	0.53	0.53
	Linked Life	(0.13)	(0.13)	(0.63)	(0.63)
	Linked Group	7.43	7.43	(0.41)	(0.41)
	Linked Pension	0.32	0.32	(0.98)	(0.98)
<b>2</b>	<b>Net retention ratio</b>	0.990	0.990	0.996	0.996
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	0.23	0.23	0.19	0.19
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	0.05	0.05	0.04	0.04
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	17.17	17.17	19.54	19.54
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	0.078	0.078	0.072	0.072
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.003	0.003	0.003	0.003
<b>8</b>	<b>Change in net worth (₹ in lacs)</b>	21,224	21,224	15,527	15,527
<b>9</b>	<b>Profit after tax / Total income</b>	0.07	0.07	0.07	0.07
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.004	0.004	0.005	0.005
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	18.22	18.22	20.71	20.71
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	0.30	0.30	0.54	0.54
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.61%	8.61%	8.20%	8.20%
	Non Par	9.49%	9.49%	8.71%	8.71%
	<b>Sub -Total : Non-Linked</b>	<b>9.33%</b>	<b>9.33%</b>	<b>8.63%</b>	<b>8.63%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	9.50%	9.50%	0.97%	0.97%
	<b>Sub - Total : Linked</b>	<b>9.50%</b>	<b>9.50%</b>	<b>0.97%</b>	<b>0.97%</b>
	<b>Grand Total</b>	<b>9.42%</b>	<b>9.42%</b>	<b>4.25%</b>	<b>4.25%</b>
	Shareholders' Funds	9.82%	9.82%	8.64%	8.64%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	18.62%	18.62%	10.80%	10.80%
	Non Par	14.89%	14.89%	11.88%	11.88%
	<b>Sub - Total : Non-Linked</b>	<b>15.54%</b>	<b>15.54%</b>	<b>11.72%</b>	<b>11.72%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	14.33%	14.33%	1.39%	1.39%
	<b>Sub - Total : Linked</b>	<b>14.33%</b>	<b>14.33%</b>	<b>1.39%</b>	<b>1.39%</b>
	<b>Grand Total</b>	<b>14.91%</b>	<b>14.91%</b>	<b>5.68%</b>	<b>5.68%</b>
	Shareholders' Funds	16.24%	16.24%	9.58%	9.58%
<b>14</b>	<b>Conservation Ratio</b>	68.53%	68.53%	80.49%	80.49%
<b>15</b>	<b>Persistency Ratio (based on no. of policies)</b>				
	For 13th month	67.97%	70.22%	72.61%	73.41%
	For 25th month	62.64%	64.80%	65.91%	64.19%
	For 37th month	34.06%	34.36%	26.57%	22.82%
	For 49th Month	19.32%	16.51%	17.19%	16.86%
	for 61st month	12.29%	13.51%	17.96%	22.00%
<b>16</b>	<b>Persistency Ratio (based on premium)</b>				
	For 13th month	75.55%	75.89%	76.98%	76.38%
	For 25th month	68.12%	68.64%	69.66%	67.26%
	For 37th month	29.76%	27.45%	19.03%	14.88%
	For 49th Month	14.01%	10.60%	10.31%	9.79%
	For 61st month	6.97%	8.23%	9.67%	11.83%
<b>17</b>	<b>NPA Ratio</b>				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

## Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter June 30, 2013	Upto the quarter June 30, 2013	For the quarter June 30, 2012	Upto the quarter June 30, 2012
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)	2.13	2.13	1.63	1.63
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.13	2.13	1.63	1.63
6	Book value per share (₹)	29.22	29.22	23.11	23.11