

Analytical Ratios

S. No.	Particulars	For the quarter December 31, 2013	Upto the quarter December 31, 2013	For the quarter December 31, 2012	Upto the quarter December 31, 2012
<b>1</b>	<b>New business premium income growth</b>				
	-Segment-wise				
	Participating Life	0.11	0.23	0.62	0.06
	Participating Pension	-	-	-	-
	Group Pension	-	-	-	-
	Non Participating	(0.21)	(0.25)	0.18	0.13
	Linked Life	(0.21)	0.04	(0.05)	(0.46)
	Linked Group	7.04	0.82	(0.94)	(0.54)
	Linked Pension	(0.19)	0.58	(0.90)	(0.97)
<b>2</b>	<b>Net retention ratio</b>	0.993	0.992	0.993	0.994
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	0.17	0.20	0.17	0.17
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	0.06	0.06	0.05	0.05
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	16.10	16.10	18.91	18.91
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	0.039	0.200	0.204	0.204
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.001	0.007	0.001	0.006
<b>8</b>	<b>Change in net worth (₹ in lacs)</b>	54,123	54,123	43,871	43,871
<b>9</b>	<b>Profit after tax / Total income</b>	0.02	0.05	0.02	0.04
<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>	17.07	17.07	20.27	20.27
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	0.25	0.25	0.36	0.36
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.82%	8.49%	9.03%	8.51%
	Non Par	8.98%	9.20%	9.48%	9.00%
	<b>Sub -Total : Non-Linked</b>	<b>8.94%</b>	<b>9.07%</b>	<b>9.41%</b>	<b>8.92%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	10.24%	7.87%	10.15%	5.86%
	<b>Sub - Total : Linked</b>	<b>10.24%</b>	<b>7.87%</b>	<b>10.15%</b>	<b>5.86%</b>
	<b>Grand Total</b>	<b>9.61%</b>	<b>8.47%</b>	<b>9.89%</b>	<b>7.20%</b>
	Shareholders' Funds	8.61%	9.16%	8.71%	8.66%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	15.21%	1.11%	14.99%	14.37%
	Non Par	12.08%	3.84%	12.64%	12.88%
	<b>Sub - Total : Non-Linked</b>	<b>12.60%</b>	<b>3.34%</b>	<b>13.01%</b>	<b>13.12%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	34.48%	14.69%	17.57%	15.68%
	<b>Sub - Total : Linked</b>	<b>34.48%</b>	<b>14.69%</b>	<b>17.57%</b>	<b>15.68%</b>
	<b>Grand Total</b>	<b>23.81%</b>	<b>9.18%</b>	<b>15.62%</b>	<b>14.59%</b>
	Shareholders' Funds	13.79%	4.04%	13.36%	11.85%
<b>14</b>	<b>Conservation Ratio</b>	<b>74.85%</b>	<b>66.49%</b>	<b>55.71%</b>	<b>61.59%</b>
	Participating Life	88.32%	86.29%	84.86%	83.69%
	Participating Pension	78.48%	77.11%	69.27%	77.30%
	Group Pension	75.31%	74.24%	76.98%	94.72%
	Non Participating	84.87%	79.89%	54.17%	49.16%
	Linked Life	65.92%	56.02%	49.85%	58.87%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	61.32%	53.74%	65.64%	71.80%
<b>15</b>	<b>Persistency Ratio (based on no. of policies)</b>				
	For 13th month	59.31%	61.50%	62.66%	64.10%
	For 25th month	56.22%	58.66%	55.65%	54.30%
	For 37th month	34.02%	34.85%	28.59%	29.32%
	For 49th Month	25.20%	24.22%	20.54%	20.08%
	for 61st month	10.58%	10.89%	17.71%	14.91%
<b>16</b>	<b>Persistency Ratio (based on premium)</b>				
	For 13th month	66.77%	68.55%	77.10%	74.99%
	For 25th month	62.11%	64.27%	65.48%	62.89%
	For 37th month	29.97%	30.33%	20.76%	23.18%
	For 49th Month	20.03%	18.38%	8.66%	8.55%
	For 61st month	6.06%	6.52%	11.34%	8.56%
<b>16</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 December 31, 2013	Upto the quarter December 31, 2013	For the quarter December 31, 2012	Upto the quarter December 31, 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)	5.41	5.41	1.00	4.22
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	5.41	5.41	1.00	4.22
6	Book value per share (₹)	32.51	32.51	25.94	25.94