

FORM L-22 : Analytical Ratios

Insurer : SBI LIFE INSURANCE COMPANY LIMITED

Analytical Ratios

S. No.	Particulars	For the Quarter Sept 30, 2012	Upto the Quarter Sept 30, 2012	For the Quarter Sept 30, 2011	Upto the Quarter Sept 30, 2011
1	New business premium income growth				
	-segment-wise				
	Participating Life	(0.26)	(0.20)	2.57	2.65
	Participating Pension	-	(10.27)	(1.00)	(0.99)
	Group Pension	-	-	-	-
	Non Participating	(0.14)	0.10	0.09	0.06
	Linked Life	(0.68)	(0.66)	(0.31)	(0.23)
	Linked Group	(0.00)	(0.03)	(0.95)	(0.96)
	Linked Pension	(0.95)	(0.97)	(0.99)	(0.97)
2	Net retention ratio	0.993	0.994	0.996	0.996
3	Expense of Management to Gross Direct Premium Ratio	0.16	0.17	0.12	0.13
4	Commission Ratio (Gross commission paid to Gross Premium)	0.05	0.04	0.04	0.04
5	Ratio of Policyholders' liabilities to shareholders' funds	19.17	19.17	21.02	21.02
6	Growth rate of Shareholders' funds	0.074	0.152	0.121	0.121
7	Ratio of surplus / (deficit) to Policyholders' liability	0.003	0.005	0.001	0.004
8	Change in net worth (₹ in lacs)	17,203	32,730	19,687	19,687
9	Profit after tax / Total income	0.03	0.05	0.03	0.06
10	(Total Real Estate+ Loans) / Cash and invested assets	0.004	0.004	0.01	0.01
11	Total Investments / (Capital + Surplus)	20.45	20.45	22.11	22.11
12	Total Affiliated Investments / (Capital + Surplus)	0.50	0.50	0.68	0.68
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.29%	8.25%	7.69%	8.12%
	Non Par	8.81%	8.76%	8.11%	8.36%
	Sub - Total : Non-Linked	8.73%	8.68%	8.05%	8.33%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	6.39%	3.70%	-2.79%	2.63%
	Sub - Total : Linked	6.39%	3.70%	-2.79%	2.63%
	Grand Total	7.42%	5.85%	1.48%	4.88%
	Shareholders' Funds	8.62%	8.63%	7.44%	8.14%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	17.29%	14.06%	4.05%	2.38%
	Non Par	14.11%	13.00%	5.98%	4.11%
	Sub - Total : Non-Linked	14.60%	13.17%	5.67%	3.84%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	27.92%	14.72%	-29.75%	-17.57%
	Sub - Total : Linked	27.92%	14.72%	-29.75%	-17.57%
	Grand Total	22.37%	14.07%	-16.60%	-9.64%
	Shareholders' Funds	12.59%	11.09%	3.42%	2.41%
14	Conservation Ratio	68.68%	72.79%	74.56%	79.07%
15	Persistency Ratio				
	For 13th month	63.68%	63.68%	66.44%	66.44%
	For 25th month	55.60%	55.60%	57.41%	57.41%
	For 37th month	24.30%	24.30%	18.40%	18.40%
	For 49th Month	12.57%	12.57%	16.92%	16.92%
	for 61st month	13.71%	13.71%	25.64%	25.64%
16	NPA Ratio				
	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 Sept 30, 2012	Upto the Quarter Sept 30, 2012	For the Quarter Sept 30, 2011	Upto the Quarter Sept 30, 2011
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)	1.58	3.22	0.56	2.00
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.58	3.22	0.56	2.00
6	Book value per share (₹)	24.83	24.83	10.54	18.27