

Analytical Ratios

S. No.	Particulars	For the quarter March 31, 2013	Upto the quarter March 31, 2013	For the quarter March 31, 2012	Upto the quarter March 31, 2012
<b>1</b>	<b>New business premium income growth</b>				
	-Segment-wise				
	Participating Life	0.34	0.15	0.24	0.83
	Participating Pension	12.35	12.31	9.94	(0.02)
	Group Pension	-	-	-	-
	Non Participating	(0.40)	(0.12)	0.52	0.32
	Linked Life	(0.38)	(0.43)	(0.46)	(0.39)
	Linked Group	0.23	(0.25)	(0.36)	(0.88)
	Linked Pension	(0.79)	(0.96)	(0.97)	(0.97)
<b>2</b>	<b>Net retention ratio</b>	0.993	0.994	0.996	0.996
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	0.15	0.16	0.09	0.12
<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>	18.30	18.30	20.75	20.75
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	0.257	0.257	0.323	0.323
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.010	0.015	0.070	0.013
<b>8</b>	<b>Change in net worth (₹ in lacs)</b>	55,440	55,440	52,595	52,595
<b>9</b>	<b>Profit after tax / Total income</b>	0.04	0.04	0.04	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>	19.35	19.35	21.13	21.13
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	0.36	0.36	0.57	0.57
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.88%	8.85%	9.91%	8.63%
	Non Par	10.23%	9.30%	9.56%	8.71%
	<b>Sub - Total : Non-Linked</b>	<b>10.16%</b>	<b>9.23%</b>	<b>9.61%</b>	<b>8.69%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	14.36%	7.95%	6.45%	2.75%
	<b>Sub - Total : Linked</b>	<b>14.36%</b>	<b>7.95%</b>	<b>6.45%</b>	<b>2.75%</b>
	<b>Grand Total</b>	<b>12.57%</b>	<b>8.52%</b>	<b>7.71%</b>	<b>5.09%</b>
	Shareholders' Funds	10.17%	9.03%	9.23%	8.38%
	<b>B. With Unrealized Gains</b>				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.03%	12.81%	8.74%	6.30%
	Non Par	10.65%	12.33%	6.11%	6.93%
	<b>Sub - Total : Non-Linked</b>	<b>10.24%</b>	<b>12.41%</b>	<b>6.52%</b>	<b>6.84%</b>
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-7.08%	10.07%	36.88%	-2.80%
	<b>Sub - Total : Linked</b>	<b>-7.08%</b>	<b>10.07%</b>	<b>36.88%</b>	<b>-2.80%</b>
	<b>Grand Total</b>	<b>0.36%</b>	<b>11.08%</b>	<b>25.68%</b>	<b>0.78%</b>
	Shareholders' Funds	5.65%	10.32%	20.97%	9.42%
<b>14</b>	<b>Conservation Ratio</b>	74.30%	68.07%	75.86%	76.10%
<b>15</b>	<b>Persistency Ratio</b>				
	For 13th month	60.93%	67.42%	68.28%	71.77%
	For 25th month	58.66%	62.71%	59.34%	60.52%
	For 37th month	29.30%	32.02%	20.21%	20.54%
	For 49th Month	13.87%	14.29%	14.82%	16.27%
	for 61st month	10.58%	13.53%	24.43%	23.35%
<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 March 31, 2013	Upto the quarter March 31, 2013	For the quarter March 31, 2012	Upto the quarter March 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)	6.22	6.22	5.56	5.56
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	6.22	6.22	5.56	5.56
6	Book value per share (₹)	27.10	27.10	21.56	21.56