

Analytical Ratios

S. No.	Particulars	For the Quarter Sept 30, 2011	Upto the Quarter Sept 30, 2011	For the Quarter Sept 30, 2010	Upto the Quarter Sept 30, 2010
1	New business premium income growth				
	-segment-wise				
	Participating Life	2.57	2.65	1.49	1.02
	Participating Pension	(1.00)	(0.99)	(0.99)	(0.99)
	Group Pension	-	-	(1.00)	(1.00)
	Non Participating	0.09	0.06	0.58	0.17
	Linked Life	(0.31)	(0.23)	0.30	0.11
	Linked Group	(0.95)	(0.96)	5.68	8.60
	Linked Pension	(0.99)	(0.97)	2.48	1.73
2	Net retention ratio	0.996	0.996	0.998	0.997
3	Expense of Management to Gross Direct Premium Ratio	0.12	0.13	0.13	0.14
4	Commission Ratio (Gross commission paid to Gross Premium)	0.04	0.04	0.06	0.06
5	Ratio of Policyholders' liabilities to shareholders' funds	21.02	21.02	21.90	21.90
6	Growth rate of Shareholders' funds	0.121	0.121	0.174	0.174
7	Ratio of surplus / (deficit) to Policyholders' liability	0.001	0.004	0.003	0.006
8	Change in net worth (₹ in lacs)	19,687	19,687	22,009	22,009
9	Profit after tax / Total income	0.03	0.06	0.02	0.03
10	(Total Real Estate+ Loans) / Cash and invested assets	0.01	0.01	-	-
11	Total Investments / (Capital + Surplus)	22.11	22.11	23.31	23.31
12	Total Affiliated Investments / (Capital + Surplus)	0.68	0.68	0.90	0.90
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	4.05%	2.38%	8.88%	9.84%
	Non Par	5.98%	4.11%	7.78%	9.21%
	Sub - Total : Non-Linked	5.67%	3.84%	7.96%	9.31%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-29.73%	-17.57%	48.64%	29.00%
	Sub - Total : Linked	-29.73%	-17.57%	48.64%	29.00%
	Grand Total	-16.60%	-9.64%	32.81%	21.34%
	Shareholders' Funds	3.42%	2.41%	10.36%	10.25%
	B. Without Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	3.99%	2.02%	6.93%	8.46%
	Non Par	6.21%	4.03%	6.74%	8.08%
	Sub - Total : Non-Linked	5.86%	3.71%	6.77%	8.14%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-23.65%	-16.27%	33.93%	18.57%
	Sub - Total : Linked	-23.65%	-16.27%	33.93%	18.57%
	Grand Total	-12.69%	-8.87%	23.36%	14.51%
	Shareholders' Funds	3.60%	1.89%	7.33%	7.84%
14	Conservation Ratio	74.56%	79.07%	70.10%	71.26%
15	Persistency Ratio				
	For 13th month	66.44%	66.44%	65.76%	65.76%
	For 25th month	57.41%	57.41%	29.41%	29.41%
	For 37th month	18.40%	18.40%	14.45%	14.45%
	For 49th Month	16.92%	16.92%	16.03%	16.03%
	for 61st month	25.64%	25.64%	29.33%	29.33%
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, 2011	Upto the Quarter Sept 30, 2011	For the Quarter Sept 30, 2010	Upto the Quarter Sept 30, 2010
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)	0.56	2.00	1.03	2.17
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.56	2.00	1.03	2.17
6	Book value per share (₹)	18.27	18.27	14.85	14.85