

Analytical Ratios

S. No.	Particulars	For the Quarter Dec 31, 2011	Upto the Quarter Dec 31, 2011	For the Quarter Dec 31, 2010	Upto the Quarter Dec 31, 2010
1	New business premium income growth				
	-segment-wise				
	Participating Life	0.32	1.34	2.84	1.75
	Participating Pension	(1.08)	(1.00)	(1.00)	(0.99)
	Group Pension	-	-	-	(1.00)
	Non Participating	0.44	0.18	(0.02)	0.07
	Linked Life	(0.49)	(0.34)	(0.25)	(0.08)
	Linked Group	(0.24)	(0.92)	(0.68)	2.59
	Linked Pension	(0.85)	(0.97)	(0.95)	0.43
2	Net retention ratio	0.996	0.996	0.997	0.997
3	Expense of Management to Gross Direct Premium Ratio	0.14	0.13	0.12	0.13
4	Commission Ratio (Gross commission paid to Gross Premium)	0.04	0.04	0.05	0.06
5	Ratio of Policyholders' liabilities to shareholders' funds	20.76	20.76	22.25	22.25
6	Growth rate of Shareholders' funds	0.160	0.160	0.238	0.238
7	Ratio of surplus / (deficit) to Policyholders' liability	0.001	0.005	0.002	0.007
8	Change in net worth (₹ in lacs)	26,043	26,043	30,173	30,173
9	Profit after tax / Total income	0.03	0.05	0.02	0.03
10	(Total Real Estate+ Loans) / Cash and invested assets	0.01	0.01	-	-
11	Total Investments / (Capital + Surplus)	21.84	21.84	23.69	23.69
12	Total Affiliated Investments / (Capital + Surplus)	0.69	0.69	0.60	0.60
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	11.32%	5.37%	4.95%	8.20%
	Non Par	13.36%	7.21%	4.74%	7.72%
	Sub - Total : Non-Linked	13.03%	6.91%	4.78%	7.79%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-12.67%	-15.93%	6.13%	21.35%
	Sub - Total : Linked	-12.67%	-15.93%	6.13%	21.35%
	Grand Total	-3.11%	-7.45%	5.78%	16.13%
	Shareholders' Funds	11.94%	5.60%	5.85%	8.78%
	B. Without Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	11.15%	5.07%	3.87%	6.92%
	Non Par	13.33%	7.14%	3.46%	6.53%
	Sub - Total : Non-Linked	12.98%	6.81%	3.20%	6.50%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-9.30%	-13.94%	-5.02%	10.68%
	Sub - Total : Linked	-9.30%	-13.94%	-5.02%	10.68%
	Grand Total	-1.01%	-6.24%	-1.77%	9.07%
	Shareholders' Funds	11.74%	5.19%	2.34%	6.00%
14	Conservation Ratio	72.09%	76.24%	67.30%	69.37%
15	Persistence Ratio				
	For 13th month	66.84%	68.00%	67.02%	66.47%
	For 25th month	56.39%	57.86%	48.50%	47.68%
	For 37th month	19.59%	19.48%	20.90%	21.65%
	For 49th Month	15.07%	16.83%	22.14%	23.42%
	for 61st month	17.45%	21.11%	40.07%	40.71%
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 Dec 31, 2011	Upto the Quarter Dec 31, 2011	For the Quarter Dec 31, 2010	Upto the Quarter Dec 31, 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)	0.64	2.65	0.84	3.01
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.64	2.65	0.84	3.01
6	Book value per share (₹)	18.90	18.90	15.67	15.67