

FORM L-22 : Analytical Ratios
Insurer : SBI LIFE INSURANCE COMPANY LIMITED
Analytical Ratios

S. No.	Particulars	Quarter ended Jun-10	Quarter ended Jun-09
1	New business premium income growth -segment-wise		
	Participating Life	0.49	2.43
	Participating Pension	(0.98)	1.28
	Group Pension	-	(1.00)
	Non Participating	(0.18)	(0.03)
	Linked Life	(0.19)	0.23
	Linked Group	-	(1.00)
	Linked Pension	0.62	(0.62)
2	Net retention ratio	0.996	0.999
3	Expense of Management to Gross Direct Premium Ratio	0.15	0.16
4	Commission Ratio (Gross commission paid to Gross Premium)	0.06	0.06
5	Ratio of Policyholders' liabilities to shareholders' funds	20.50	16.70
6	Growth rate of Shareholders' funds	0.09	0.05
7	Ratio of surplus / (deficit) to Policyholders' liability	0.004	0.004
8	Change in Net worth	0.09	0.05
9	Profit after tax / Total income	0.05	0.01
10	(Total Real Estate+ Loans) / Cash and invested assets	-	-
11	Total Investments / (Capital + Surplus)	21.90	17.94
12	Total Affiliated Investments / (Capital + Surplus)	0.39	0.30
13	Investment Yield (Gross and Net)*		
	A. With Realized Gains		
	Shareholders' Funds	8.85%	25.27%
	Policyholders' Funds - Non Linked	8.40%	23.77%
	<i>Par</i>	8.18%	19.47%
	<i>Non Par</i>	8.42%	24.44%
	B. Without Realized Gains		
	Shareholders' Funds	7.07%	33.61%
	Policyholders' Funds - Non Linked	7.24%	25.21%
	<i>Par</i>	7.26%	22.84%
	<i>Non Par</i>	7.24%	25.58%
14	Conservation Ratio	63.89%	50.41%
15	Persistency Ratio		
	For 13th month	59.99%	58.84%
	For 25th month	50.83%	51.44%
	For 37th month	27.95%	48.36%
	For 49th Month	39.98%	54.80%
	for 61st month	48.46%	52.66%
16	NPA Ratio		
	Gross NPA Ratio	Nil	Nil
	Net NPA Ratio	Nil	Nil

Equity Holding Pattern for Life Insurers

S. No.	Particulars		
1	No. of shares	1,000,000,000	1,000,000,000
2	Percentage of shareholding (Indian / Foreign)	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)	1.14	0.39
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.14	0.39
6	Book value per share (Rs)	13.79	10.24