

Analytical Ratios

S. No.	Particulars	For the Quarter September 30, 2010	Upto the Quarter September 30, 2010	For the Quarter September 30, 2009	Upto the Quarter September 30, 2009
1	New business premium income growth				
	-segment-wise				
	Participating Life	1.49	1.02	1.67	1.98
	Participating Pension	(0.99)	(0.99)	0.72	0.91
	Group Pension	(1.00)	(1.00)	(0.91)	(0.98)
	Non Participating	0.58	0.17	(0.08)	(0.05)
	Linked Life	0.30	0.11	0.54	0.41
	Linked Group	5.68	8.60	-	15.62
	Linked Pension	2.48	1.73	(0.53)	(0.57)
2	Net retention ratio	0.998	0.997	0.998	0.998
3	Expense of Management to Gross Direct Premium Ratio	0.13	0.14	0.16	0.16
4	Commission Ratio (Gross commission paid to Gross Premium)	0.06	0.06	0.08	0.07
5	Ratio of Policyholders' liabilities to shareholders' funds	21.90	21.90	18.53	18.53
6	Growth rate of Shareholders' funds	0.17	0.17	0.13	0.13
7	Ratio of surplus / (deficit) to Policyholders' liability	0.01	0.01	0.01	0.01
8	Change in Net worth	0.17	0.17	0.13	0.13
9	Profit after tax / Total income	0.02	0.03	0.01	0.01
10	(Total Real Estate+ Loans) / Cash and invested assets	-	-	-	-
11	Total Investments / (Capital + Surplus)	23.31	23.31	19.97	19.97
12	Total Affiliated Investments / (Capital + Surplus)	0.90	0.90	0.55	0.55
13	Investment Yield (Gross and Net)*				
	A. With Realized Gains				
	Shareholders' Funds	10.36%	10.25%	6.98%	16.08%
	Policyholders' Funds - Non Linked	7.96%	9.31%	5.70%	14.43%
	<i>Par</i>	8.88%	9.84%	5.00%	13.44%
	<i>Non Par</i>	7.78%	9.21%	5.87%	14.67%
	B. Without Realized Gains				
	Shareholders' Funds	7.33%	7.84%	3.76%	18.60%
	Policyholders' Funds - Non Linked	6.77%	8.14%	2.49%	13.49%
	<i>Par</i>	6.93%	8.46%	2.71%	14.31%
	<i>Non Par</i>	6.74%	8.08%	2.43%	13.29%
14	Conservation Ratio	70.10%	71.26%	55.54%	61.17%
15	Persistency Ratio				
	For 13th month	65.76%	65.76%	57.01%	57.01%
	For 25th month	29.41%	29.41%	34.37%	34.37%
	For 37th month	14.45%	14.45%	20.54%	20.54%
	For 49th Month	16.03%	16.03%	34.77%	34.77%
	for 61st month	29.33%	29.33%	29.95%	29.95%
16	NPA Ratio				
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter September 30, 2010	Upto the Quarter September 30, 2010	For the Quarter September 30, 2009	Upto the Quarter September 30, 2009
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)	1.03	2.17	0.77	1.16
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.03	2.17	0.77	1.16
6	Book value per share (Rs)	14.85	14.85	11.02	11.02