

FORM L-22 : Analytical Ratios

Name of the Insurer : SBI LIFE INSURANCE COMPANY LIMITED

Date: 31st March, 2008.

Analytical Ratios for Life Companies

S. No.	Particulars	2007-08	2006-07
1	New business premium income growth rate - segment wise		
	Participating Life	(0.41)	(0.34)
	Participating Pension	0.10	(0.35)
	Group Pension	-	-
	Non Participating	0.31	0.83
	Linked Life	0.45	4.12
	Linked Group	-	-
	Linked Pension	4.04	-
2	Net Retention Ratio	0.998	0.998
3	Expense of Management to Gross Direct Premium Ratio	0.15	0.18
4	Commission Ratio (Gross commission paid to Gross Premium)	0.07	0.07
5	Ratio of policy holder's liabilities to shareholder's funds	8.94	8.99
6	Growth rate of shareholders' fund	1.18	0.16
7	Ratio of surplus to policyholders' liability	0.01	-
8	Change in net worth	1.18	0.16
9	Profit after tax/Total Income	0.01	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	-
11	Total investments/(Capital + Surplus)	10.11	9.16
12	Total affiliated investments/(Capital+ Surplus)	0.16	0.15
13	Investment Yield (Gross and Net)		
	A. With Realized Gains		
	Shareholders' Funds	11.94%	10.16%
	Policyholders' Funds - Non Linked	10.99%	8.90%
	Par	10.28%	9.43%
	Non Par	11.13%	8.69%
	B. Without Realized Gains		
	Shareholders' Funds	6.82%	6.50%
	Policyholders' Funds - Non Linked	6.85%	6.48%
	Par	7.11%	6.80%
	Non Par	6.80%	6.35%
14	Conservation Ratio	79.60%	78.72%
15	Persistency Ratio**		
	For 12 months	88.44%	85.28%
	For 24 months	71.67%	71.81%
	For 36 months	64.02%	65.34%
	For 48 months	NA	NA
	For 60 months	NA	NA
16	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA

Equity Holding Pattern for Life Insurers

S. No.	Particulars	2007-08	2006-07
1	(a) No. of shares	1,000,000,000	500,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.34	0.08
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.34	0.08
6	(iv) Book value per share (Rs)	10.07	9.22

*the persistency data is for 12,24,36,48,60 months