Additional analytical ratios as per IRDA circular no. IRDA/F&I/CIR/F&A/012/01/2010

Sl.No.	Particular	FY 2007-08		FY 2006-07	
13	**Investment Yield (Gross and Net) (Refer Note 1)**	With Realised gains	Without Realised gains	With Realised gains	Without Realised gains
	Shareholder's Funds	9.10%	8.20%	5.50%	5.40%
	Policyholder's Funds				
	Par	5.00%	5.00%	NA	NA
	Non-Par	6.70%	6.70%	NA	NA
	Linked Fund				
	Save & Grow Money Fund	14.30%		7.30%	
	Grow Money Fund	19.50%		13.30%	
	Steady Money Fund	11.70%		2.10%	
	Save and Grow pension Fund	NA		NA	
	Grow Money pension Fund	NA		NA	
	Steady Money pension Fund	NA		NA	
14	**Conservation Ratio (Refer Note 2 & 3)**				
	Individual Participating	-		NA	
	Unit Linked	67.08%		NA	
	Non-Participating - Individual	40.14%		NA	
	Non-Participating - Group	NA		NA	
	Pension	-		NA	
15	**Persistency Ratio (Refer Note4)**	**By No of Policies**	**By Annualised Premium**	**By No of Policies**	**By Annualised Premium**
	For 13th month	64.49%	76.19%	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
16	**NPA Ratio**				
	Gross NPA Ratio	NIL		NIL	
	Net NPA Ratio	NIL		NIL	

Sl.No.	Particular	FY 2007-08	FY 2006-07
	Equity Holding Pattern for Life Insurers		
1	(a) No. of shares	366,108,433	150,000,006
2	(b) Percentage of shareholding (Indian / Foreign)	74% / 26%	74% / 26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic Rs. (9.73) Diluted Rs. (9.69)	Basic Rs. (7.82) Diluted Rs. (7.78)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic Rs. (9.73) Diluted Rs. (9.69)	Basic Rs. (7.82) Diluted Rs. (7.78)
6	(iv) Book value per share	Rs. 3.82	Rs. 7.03

Note 1 Investment yields are as per Table no 11.2.2 (TWRR) of the Appointed Actuary's Annual Report

Note 2 FY 2006-07 was the first year of business for the company, therefore conservation ratio is not applicable

Note 3 Company sells only single premium policies in group segment, therefore conservation ratio is not applicable for this segment

Note 4:

i) Persistency ratios are as at the end of the financial year

ii) Persistency calculation includes grace period of one month

iii) A policy is considered to be 13th month consistent if the first modal premium in the second policy year is paid.