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

Sl.No.	Particular	FY2008-09		FY 2007-08	
13	**Investment Yield (Gross and Net) (Refer Note 1)**	With Realised gains	Without Realised gains	With Realised gains	Without Realised gains
	Shareholder's Funds	6.87%	6.47%	9.10%	8.20%
	Policyholder's Funds				
	Par	8.16%	8.10%	5.00%	5.00%
	Non-Par	7.13%	7.00%	6.70%	6.70%
	Linked Fund				
	Save & Grow Money Fund	(11.10%)		14.30%	
	Grow Money Fund	(35.20%)		19.50%	
	Steady Money Fund	7.70%		11.70%	
	Save and Grow pension Fund	(9.00%)		NA	
	Grow Money pension Fund	(35.00%)		NA	
	Steady Money pension Fund	8.10%		NA	
14	**Conservation Ratio (Refer Note 2)**				
	Individual Participating	51.51%		-	
	Unit Linked	66.53%		67.08%	
	Non-Participating - Individual	58.41%		40.14%	
	Non-Participating - Group	NA		NA	
	Pension	28.53%		-	
15	**Persistency Ratio (Refer Note3)**	**By No of Policies**	**By Annualised Premium**	**By No of Policies**	**By Annualised Premium**
	For 13th month	53.19%	60.01%	64.49%	76.19%
	For 25th month	56.36%	70.33%	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	FY2008-09	FY 2007-08
	Equity Holding Pattern for Life Insurers		
1	(a) No. of shares	668,430,443	366,108,433
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. (8.11) Diluted Rs. (8.11)	Basic Rs. (9.73) Diluted Rs. (9.69)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic Rs. (8.11) Diluted Rs. (8.11)	Basic Rs. (9.73) Diluted Rs. (9.69)
6	(iv) Book value per share	Rs.1.70	Rs. 3.82

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

Note 2 Company sells only single premium policies in group segment, therefore conservation ratio is not applicable for this segment

Note 3:

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.

iv) A policy is considered to be 25th month consistent if the first modal premium in the third policy year is paid.