

Sl.No.	Particular	For the Quarter September 30, 2012	For the six months ended on September 30, 2012	For the Quarter September 30, 2011	For the six months ended on September 30, 2011
1	New business premium income growth rate - segment wise				
	Non - Participating Individual	21.2%	90.6%	111.4%	130.7%
	Non - Participating Health	212.8%	87.5%	45.5%	-14.9%
	Non - Participating Group	0.2%	2.5%	69.5%	46.1%
	Participating - Individual	7.5%	14.6%	347.6%	615.4%
	Participating Pension	-100.6%	-107.0%	NA	NA
	Linked Pension	-113.8%	-174.9%	-99.3%	-96.9%
	Linked Life	-19.7%	-23.8%	-73.0%	-71.8%
	Gratuity	NA	NA	NA	NA
2	Net Retention Ratio	99.3%	99.0%	99.3%	99.3%
3	Expense of Management to Gross Direct Premium Ratio	64.9%	56.3%	54.8%	64.6%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.3%	4.6%	3.7%	3.6%
5	Ratio of policy holder's liabilities to shareholder's funds	1280.2%	1280.2%	793.3%	793.3%
6	Growth rate of shareholders' fund	-3.4%	16.0%	16.0%	21.4%
7	Ratio of surplus to policy holders' liability	-3.9%	-1.5%	-2.5%	-7.0%
8	Change in net worth (Rs in Lacs)	(536)	2,081	2,486	3,175
9	Profit after tax/Total Income	-15.0%	-7.9%	-57.8%	-46.1%
10	(Total real estate + loans)/(Cash & invested assets)	NIL	NIL	NIL	NIL
11	Total investments/(Capital + Surplus)	1366.7%	1366.7%	881.7%	881.7%
12	Total affiliated investments/(Capital+ Surplus)	16.8%	16.8%	24.8%	24.8%
13	Investment Yield (Gross and Net)				
	A. With Unrealised Gain				
	- Shareholders Fund	11.9%	12.8%	3.5%	6.4%
	- Policyholders Fund				
	- Linked Life	14.8%	36.2%	-35.2%	-38.4%
	- Linked Pension	15.6%	39.3%	-35.1%	-39.6%
	- Participating	16.2%	17.6%	3.0%	4.2%
	- Non-Participating	12.8%	13.7%	3.5%	5.6%
	B. With Realised Gain				
	- Shareholders Fund	10.1%	10.2%	5.1%	9.4%
	- Policyholders Fund				
	- Linked Life	-1.7%	-0.1%	-6.2%	-1.7%
	- Linked Pension	-1.4%	-1.4%	-5.8%	-2.9%
	- Participating	9.5%	9.3%	4.2%	8.5%
	- Non-Participating	8.6%	9.2%	4.1%	8.5%
14	Conservation Ratio	69.5%	69.5%	71.0%	71.2%
15	Persistency Ratio by annualised premium (refer note below)				
	For 13th month	57.6%	57.6%	60.0%	60.0%
	For 25th month	51.9%	51.9%	48.0%	48.0%
	For 37th month	53.4%	53.4%	47.0%	47.0%
	For 49th Month	46.6%	46.6%	61.0%	61.0%
	For 61st month	26.4%	26.4%	NA	NA
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
1	(a) No. of shares	1,746,700,976	1,746,700,976	1,651,650,976	1,651,650,976
2	(b) Percentage of shareholding (Indian / Foreign)	74% / 26%	74% / 26%	74% / 26%	74% / 26%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic Rs.(0.41) Diluted Rs.(0.41)	Basic Rs.(0.15) Diluted Rs.(0.15)	Basic Rs.(0.21) Diluted Rs.(0.21)	Basic Rs.(0.61) Diluted Rs.(0.61)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic Rs.(0.41) Diluted Rs.(0.41)	Basic Rs.(0.15) Diluted Rs.(0.15)	Basic Rs.(0.21) Diluted Rs.(0.21)	Basic Rs.(0.61) Diluted Rs.(0.61)
6	(iv) Book value per share	Rs.0.86	Rs.0.86	Rs.1.09	Rs.1.09

i) Persistency ratios are as at the end of the reporting period

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

v) A policy is considered to be 37th month consistent if the first modal premium in the fourth policy year is paid

vi) A policy is considered to be 49th month consistent if the first modal premium in the fifth policy year is paid