

Sr.	Particulars	For Quarter Ended 30 June, 2015		For Quarter Ended 30 June, 2014	
1	New Business Premium Income Growth (segment-wise)				
	Non - Participating Individual		-8.8%		271.5%
	Non - Participating Health		4.5%		-70.2%
	Non - Participating Group		36.5%		154.1%
	Participating - Individual		-0.4%		7.2%
	Participating - Individual Pension !		NA		NA
	Linked Pension		NA		NA
	Linked Life		217.4%		-86.5%
	Gratuity		NA		NA
2	Net Retention Ratio (Net premium divided by gross premium)		98.0%		98.2%
3	Ratio of Expenses of Management (Expenses of management divided by the total Gross direct premium)		70.9%		70.4%
4	Commission Ratio (Gross Commission paid divided by Gross Premium)		6.8%		6.5%
5	Ratio of Policyholders' Liabilities to Shareholders' Funds*		1541.5%		1632.3%
6	Growth Rate of Shareholders' Funds*		0.5%		2.2%
7	Ratio of Surplus / (Deficit) to Policyholders' Liability		-1.9%		-1.4%
8	Change in Net Worth (Rs'000)		9,162		33,429
9	Profit (Loss) after Tax / Total Income		-21.1%		-7.4%
	Total Income = Total Income under Policyholders' Account (Excluding from Shareholders' Account) + Total Income under Shareholders' Account				
10	(Total Real Estate+ Loans) / Cash and invested assets		NIL		NIL
11	Total Investments / (Capital + Surplus (Deficit)) Note: Total Investments = Shareholders' Investments + Policyholders' Investments + Assets held to cover Linked Liabilities		1645.1%		1751.5%
12	Total affiliated Investments / (Capital + Surplus)		8.2%		13.8%
13	Investment Yield (Gross and Net)				
	Shareholder's Funds	With Unrealised gains	With Realised gains	With Unrealised gains	With Realised gains
	<u>Policyholder's Funds</u>				
	Par	5.2%	9.6%	27.7%	9.9%
	Par-Pension	0.3%	8.3%	45.2%	9.2%
	Non-Par	-3.0%	13.0%	20.3%	8.9%
	<u>Linked Fund</u>				
	Linked Life	3.4%	8.9%	22.7%	9.8%
	Linked Pension	-0.1%	26.1%	74.1%	26.8%
		-0.5%	52.3%	88.8%	32.0%
14	Conservation Ratio		69.1%		68.7%
15	Persistency Ratio # \$				
		By No of Policies	By Annualised Premium	By No of Policies	By Annualised Premium
	For 13th month	51.7%	57.4%	52.7%	63.7%
	For 25th month	46.0%	51.8%	37.0%	41.0%
	For 37th month	38.7%	43.8%	33.2%	37.4%
	For 49th Month	35.6%	40.4%	42.6%	47.4%
	for 61st month	32.5%	37.4%	20.4%	20.9%
16	NPA Ratio				
	Gross NPA Ratio		NIL		NIL
	Net NPA Ratio		NIL		NIL
	<u>Equity Holding Pattern for Life Insurers</u>				
1	(a) No. of shares		2,164,200,976		2,011,700,976
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.(0.23) Diluted Rs.(0.23)		Basic Rs.(0.18) Diluted Rs.(0.18)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		Basic Rs.(0.23) Diluted Rs.(0.23)		Basic Rs.(0.18) Diluted Rs.(0.18)
6	(iv) Book value per share		Rs.0.84		Rs.0.76

! Company has not sold any new policies in participating pension and linked pension segment during the quarter ended 30 June, 2015

* Shareholders' Funds = Net Worth

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

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

v) A policy is considered to be 61st month consistent if the first modal premium in the sixth policy year is paid

\$ 13 month Lapse ratio = 1 - Persistency ratio