

| Sl.No. | Particular | For the Quarter September 30, 2011 | For the six months ended on September 30, 2011 | For the Quarter September 30, 2010 | For the six months ended on September 30, 2010 |
|--------|---|--|---|--|---|
| 1 | New business premium income growth rate - segment wise | | | | |
| | Non - Participating Individual | 111.4% | 130.7% | 173.5% | 180.1% |
| | Non - Participating Health | 45.5% | -14.9% | -54.8% | -21.3% |
| | Non - Participating Group | 69.5% | 46.1% | -35.1% | -17.7% |
| | Participating - Individual | 347.6% | 615.4% | 360.5% | 164.5% |
| | Participating Pension | NA | NA | NA | NA |
| | Linked Pension | -99.3% | -96.9% | 185.7% | 213.1% |
| | Linked Life | -73.0% | -71.8% | -13.4% | -10.3% |
| | Gratuity | NA | NA | NA | NA |
| 2 | Net Retention Ratio | 99.3% | 99.3% | 99.5% | 99.5% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 54.8% | 64.6% | 84.0% | 90.2% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 3.7% | 3.6% | 5.5% | 6.2% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | 793.3% | 793.3% | 537.3% | 537.3% |
| 6 | Growth rate of shareholders' fund | 16.0% | 21.4% | 15.2% | 154.7% |
| 7 | Ratio of surplus to policy holders' liability | -2.5% | -7.0% | -7.3% | -16.1% |
| 8 | Change in net worth (Rs in Lacs) | 2,486 | 3,175 | 2,977 | 13,740 |
| 9 | Profit after tax/Total Income | -57.8% | -46.1% | -26.8% | -37.3% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | NIL | NIL | NIL | NIL |
| 11 | Total investments/(Capital + Surplus) | 881.7% | 881.7% | 627.9% | 627.9% |
| 12 | Total affiliated investments/(Capital+ Surplus) | 24.8% | 24.8% | 7.8% | 7.8% |
| 13 | Investment Yield (Gross and Net) | | | | |
| | A. With Unrealised Gain | | | | |
| | - Shareholders Fund | 3.5% | 6.4% | 8.0% | 7.1% |
| | - Policyholders Fund | | | | |
| | - Linked Life | -35.2% | -38.4% | 58.1% | 33.9% |
| | - Linked Pension | -35.1% | -39.6% | 59.0% | 34.6% |
| | - Participating | 3.0% | 4.2% | 9.6% | 8.7% |
| | - Non-Participating | 3.5% | 5.6% | 5.2% | 7.2% |
| | B. With Realised Gain | | | | |
| | - Shareholders Fund | 5.1% | 9.4% | 7.2% | 6.5% |
| | - Policyholders Fund | | | | |
| | - Linked Life | -6.2% | -1.7% | 13.1% | 12.8% |
| | - Linked Pension | -5.8% | -2.9% | 9.8% | 10.6% |
| | - Participating | 4.2% | 8.5% | 7.5% | 7.4% |
| | - Non-Participating | 4.1% | 8.5% | 8.6% | 7.9% |
| 14 | Conservation Ratio | 71.0% | 71.2% | 74.2% | 76.6% |
| 15 | Persistency Ratio by annualised premium (refer note below) | | | | |
| | For 13th month | 60.0% | 60.0% | 54.0% | 54.0% |
| | For 25th month | 48.0% | 48.0% | 52.1% | 52.1% |
| | For 37th month | 47.0% | 47.0% | 60.6% | 60.6% |
| | For 49th Month | 61.0% | 61.0% | NA | NA |
| | For 61st month | NA | NA | 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 | 1,651,650,976 | 1,651,650,976 | 1,343,350,876 | 1,343,350,876 |
| 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.(0.21) Diluted Rs.(0.21) | Basic Rs.(0.61) Diluted Rs.(0.61) | Basic Rs.(0.76) Diluted Rs.(0.76) | Basic Rs.(1.71) Diluted Rs.(1.71) |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | Basic Rs.(0.21) Diluted Rs.(0.21) | Basic Rs.(0.61) Diluted Rs.(0.61) | Basic Rs.(0.76) Diluted Rs.(0.76) | Basic Rs.(1.71) Diluted Rs.(1.71) |
| 6 | (iv) Book value per share | Rs.1.09 | Rs.1.09 | Rs.1.68 | Rs.1.68 |

- 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