

FORM L-22 ANALYTICAL RATIOS
RELiance LIFE INSURANCE COMPANY LIMITED

Sr. No	Particular	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
		31ST DECEMBER, 2013	31ST DECEMBER, 2013	31ST DECEMBER, 2012	31ST DECEMBER, 2012
1	New business premium income growth rate				
	Participating Business	(0.05)	(0.04)	(0.24)	(0.27)
	Non Participating Business				
	Non Linked Individual	0.36	0.63	0.34	0.69
	Non Linked Group	4.22	2.71	(0.58)	0.39
	Non Linked Pension	1.01	0.90	(1.93)	(1.95)
	Non Linked Health	(0.49)	(0.24)	(0.42)	(0.26)
	Non Linked Annuity**	(0.85)	(0.26)	NA	NA
	Linked Life	(0.60)	(0.26)	(0.22)	(0.41)
	Linked Pension	10.68	21.41	(3.34)	(1.43)
	Linked Group	(0.06)	0.04	(0.26)	(0.35)
2	Net Retention Ratio	0.995	0.994	0.994	0.992
3	Expense of Management to Gross Direct Premium Ratio	0.44	0.40	0.40	0.39
4	Commission Ratio (Gross commission paid to Gross Premium)	0.09	0.08	0.09	0.08
5	Ratio of policy holder's liabilities to shareholder's funds	10.58	10.58	17.83	17.83
6	Growth rate of shareholders' fund	45.69%	45.69%	61.12%	61.12%
7	Ratio of surplus to policyholders' liability	0.005	0.011	0.004	0.012
8	Change in net worth (₹ 000)	4,564,624	4,564,624	3,789,769	3,789,769
9	Profit after tax / Total income	1.22%	4.65%	2.34%	1.80%
10	(Total real estate + loans) / (Cash & invested assets)	0.0021	0.0021	0.0017	0.0017
11	Total Investments / (Capital + Surplus)	5.32	5.32	5.71	5.71
12	Total Affiliated Investments / (Capital + Surplus)	0.01	0.01	0.10	0.10
13	Investment Yield (Annualised)				
	Policy Holders Fund				
	Non-linked	13.5%	5.3%	10.9%	12.2%
	Linked	45.9%	12.7%	16.4%	15.5%
	Shareholder's Funds	12.3%	7.7%	10.2%	11.2%
14	Conservation Ratio				
	Participating Business	0.83	0.81	0.69	0.63
	Non Linked Individual	0.56	0.51	0.72	0.77
	Non Linked Pension	0.61	0.70	0.51	0.60
	Non Linked Health	0.36	0.33	0.47	0.42
	Linked Life	0.60	0.53	0.46	0.52
	Linked Pension	0.60	0.53	0.50	0.54
15	Persistency Ratio#				
	For 13th month (based on policies issued during 1st Dec (X-2) to 30th Nov (X-1))	53.3%	53.3%	54.4%	54.4%
	For 25th month (based on policies issued during 1st Dec (X-3) to 30th Nov (X-2))	78.6%	78.6%	79.8%	79.8%
	For 37th month (based on policies issued during 1st Dec (X-4) to 30th Nov (X-3))	38.2%	38.2%	29.0%	29.0%
	For 49th month (based on policies issued during 1st Dec (X-5) to 30th Nov (X-4))	63.0%	63.0%	70.9%	70.9%
	For 61st month (based on policies issued during 1st Dec (X-6) to 30th Nov (X-5))	55.8%	55.8%	71.2%	71.2%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Persistency ratios are computed on reducing balance basis.

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,196,323,500	1,196,323,500	1,196,323,500	1,196,323,500
2	(b) Percentage of shareholding				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) Percentage 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) (₹)	0.23	1.83	0.34	0.75
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) (₹)	0.23	1.83	0.33	0.75
6	(iv) Book value per share (₹)	12.17	12.17	8.35	8.35

* The products under the segment were launched during half year ended 30th September

** The products under the segment were launched during half year ended 31st March 2013