

BIRLA SUN LIFE INSURANCE COMPANY LIMITED

FINANCIAL YEAR : 2006 - 07

Annexure 5

Sr. No.	Ratios for Life Insurers	Current Year	Previous Year
1	New business premium income growth segmentwise. (New business premium for Current Year divided by new business premium income for Previous Year)		
	a) Linked Business	131%	110%
	b) Non-Linked Business	111%	121%
	c) Pension Business	128%	60%
	d) Total Business	130%	109%
2	Net Retention Ratio (Net premium divided by gross premium)	98%	98%
3	Ratios of Expenses of Management (Expenses of management divided by the total gross direct premium) Note: Expenses of Management = Operating Expenses related to Insurance Business + Commission Expenses	34%	32%
4	Commission Ratio (Gross Commission paid to Gross Premium)	11%	13%
5	Ratio of Policyholders' Liabilities to Shareholders' Funds Note: a) Policyholders' Liabilities = Policy Liabilities + Funds for Future Appropriations + Provision for Linked Liabilities b) Shareholders' Funds = Share Capital + Reserves & Surplus + Credit / (Debit) fair value Current Year account + Credit / (Debit) balance in Profit & Loss A/C	1631%	1533%
6	Growth Rate of Shareholders' Funds	46%	46%
7	Ratio of Policyholders Surplus to Policyholders Liabilities	Nil	Nil
8	Current Year in Net Worth	46%	46%
9	Profit after Tax / Total Income Note: 1) Total Income = Total Income under Policyholders' Account (Excluding Contributions from Shareholders' Account) + Total Income under Shareholders' Account	-7%	-4%
10	(Total Real Estate + Loans) / Cash & Invested Assets	-	-
11	Total Investments / (Capital + Surplus) Note: Total Investments = Shareholders' Investments + Policyholders' Investments + Assets held to cover Linked Liabilities	1772%	1647%
12	Total Affiliated Investments in controlled funds / (Capital + Surplus)	1.26%	0.69%
13	Total Affiliated Investments / (Capital + Policyholders' funds)	0.39%	1.01%

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: Birla Sun Life Insurance Company Ltd (Regn. No. 109

Date: 31.03.07

Analytical Ratios for Life Companies

Sl.No.	Particulars	Current Year	Previous Year
13	Investment Yield (Gross and Net)		
	A. With Realised Gains		
	Shareholders' Funds	7.24%	6.08%
	Policyholders' Funds *		
	Non-Linked:		
	Par	NA	NA
	Non Par *		
	Linked:		
	Par	NA	NA
	Non Par *		
	B. Without Realised Gains		
	Shareholders' Funds	5.75%	6.58%
	Policyholders' Funds *		
	Non-Linked:		
	Par	NA	NA
	Non Par *		
	Linked:		
	Par	NA	NA
	Non Par *		
14	Conservation Ratio		
	Linked business	77%	70%
	Pension	77%	82%
	Non linked business	91%	85%

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: Birla Sun Life Insurance Company Ltd (Reg. No. 109)

Date: 31-03-2007

Analytical Ratios for Life Companies

Sl.No.	Particulars	As at March 31, 2007		As at March 31, 2006	
15	Persistence Ratio	By Policies	By Annualized Premium	By Policies	By Annualized Premium
	Linked Individual Business [A]				
	For 13th month	86.0%	97.3%	86.1%	97.0%
	For 25th month	77.5%	94.5%	77.7%	94.2%
	For 37th month	76.5%	93.7%	77.0%	93.8%
	For 49th Month	75.9%	93.2%	76.8%	93.7%
	For 61st month	75.7%	93.0%	76.7%	93.6%
	Linked Pension Business [B]				
	For 13th month	100.0%	100.0%	100.0%	100.0%
	For 25th month	99.6%	99.4%	99.7%	99.7%
	For 37th month	98.5%	98.2%	NA	NA
	For 49th Month	NA	NA	NA	NA
	For 61st month	NA	NA	NA	NA
	Non Linked Individual Business [C]				
	For 13th month	48.6%	74.7%	48.1%	74.6%
	For 25th month	42.0%	68.4%	41.8%	68.5%
	For 37th month	39.3%	65.1%	40.0%	66.7%
	For 49th Month	37.9%	63.5%	39.7%	66.2%
	For 61st month	37.6%	63.1%	NA	NA
	Total Business [A+B+C]				
	For 13th month	84.1%	97.0%	83.7%	96.7%
	For 25th month	76.4%	94.3%	76.3%	93.9%
	For 37th month	75.2%	93.4%	75.6%	93.5%
	For 49th Month	74.5%	92.8%	75.3%	93.4%
	For 61st month	74.2%	92.6%	75.3%	93.3%
16	NPA Ratio				
	Gross NPA Ratio		Nil		Nil
	Net NPA Ratio		Nil		Nil

Equity Holding Pattern for Life

1	No. of shares (FV of Rs.10 each)	671,500,000	460,000,000
2	Percentage of shareholding (Indian / Foreign)	74% / 26%	74% / 26%
3	% of Government holding (in case of public sector insurance sector insurance companies)	Nil	Nil
4	Basic and Diluted EPS before extraordinary items (net of tax expenses) for the period (not to be annualized) (share of FV of Rs.10 each) Rs.	(2.58)	(1.57)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (share of FV of Rs.10 each) Rs.	(2.58)	(1.57)
6	Book value per share (Rs.)	3.38	3.37

* For FY2006-07, Investment income bifurcation between linked and non-linked funds is available only at the end of the year and is not available at each time interval. Hence, the TWRR could not be computed and furnished.

Notes:

The persistency ratio as at March 31, 20XX is for business sold since inception till February 28, 20XX-1.

Group Business has been excluded.