

BIRLA SUN LIFE INSURANCE COMPANY LIMITED

Registration Number: 109 dated 31st January 2001

ANNEXURE 5

FINANCIAL YEAR : 2007-08

Sr. No.	Ratios for Life Insurers	Current Year	Previous year
1	New business premium income growth (segment-wise) (New business premium for Current Year divided by new business premium income for Previous Year)		
	a) Linked Business	228%	131%
	b) Non-Linked Business	92%	111%
	c) Linked Pension Business	68%	128%
	d) Total Business	223%	130%
2	Net Retention Ratio (Net premium divided by gross premium)	99%	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	31%	34%
4	Commission Ratio (Gross Commission paid to Gross Premium)	10%	11%
5	Ratio of Policyholders' Liabilities to Shareholders' Funds Note: a) Policyholders' Liabilities = Policy Liabilities + Funds for Future Appropriations + Provision for Linked Liabilities + Credit/(Debit) fair value change account (Linked & Non Linked) b) Shareholders' Funds = Share Capital + Reserves & Surplus + Credit / (Debit) fair value Current Year account + Credit / (Debit) balance in Profit & Loss A/C	1686%	1631%
6	Growth Rate of Shareholders' Funds	69%	46%
7	Ratio of Surplus to Policyholders Liabilities	Nil	Nil
8	Change in Net Worth (Amounts in thousands of Indian Rupees)	1577022	717621
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	-12%	-7%
10	(Total Real Estate + Loans) / Cash & Invested Assets	0.22%	0.20%
11	Total Investments / (Capital + Surplus) Note: Total Investments = Shareholders' Investments + Policyholders' Investments + Assets held to cover Linked Liabilities	1792%	1772%
12	Total Affiliated Investments / (Capital + Surplus)	*29.77%	*6.52%

* Ratio Calculated above is without considering policyholders' funds amounting to Rs. 61,583 thousands (Previous Year: Rs. 35,978 thousands).

The ratio after considering policyholders' funds for the Current Year is 1.75% (Previous Year: 0.39%).

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

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

Date: 31.03.08

Analytical Ratios for Life Companies

Sl.No.	Particulars	Current Year	Previous Year
13	Investment Yield (Gross and Net)		
	A. With Realised Gains		
	Shareholders' Funds	8.36%	7.24%
	Policyholders' Funds *		
	Non-Linked:		
	Par	NA	NA
	Non Par *	8.14%	
	Linked:		
	Par	NA	NA
	Non Par *	16.94%	
	B. Without Realised Gains		
	Shareholders' Funds	7.37%	5.75%
	Policyholders' Funds *		
	Non-Linked:		
	Par	NA	NA
	Non Par *	8.10%	
	Linked:		
	Par	NA	NA
	Non Par *	13.46%	
14	Conservation Ratio		
	Linked business	81%	77%
	Pension	71%	77%
	Non linked business	87%	91%

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

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

Date: 31-03-2008

Analytical Ratios for Life Companies

Sl.No.	Particulars	As at March 31, 2008		As at March 31, 2007	
		By Policies	By Annualized Premium	By Policies	By Annualized Premium
15	Persistence Ratio				
	Linked Individual Business [A]				
	For 13th month	80.8%	93.6%	86.0%	97.3%
	For 25th month	72.8%	90.4%	77.5%	94.5%
	For 37th month	71.5%	89.0%	76.5%	93.7%
	For 49th Month	70.3%	87.4%	75.9%	93.2%
	For 61st month	69.5%	86.4%	75.7%	93.0%
	Linked Pension Business [B]				
	For 13th month	99.2%	97.3%	100.0%	100.0%
	For 25th month	98.7%	96.6%	99.6%	99.4%
	For 37th month	95.8%	94.3%	98.5%	98.2%
	For 49th Month	84.5%	84.0%	NA	NA
	For 61st month	NA	NA	NA	NA
	Non Linked Individual Business [C]				
	For 13th month	42.9%	70.3%	48.6%	74.7%
	For 25th month	36.8%	63.4%	42.0%	68.4%
	For 37th month	34.3%	60.3%	39.3%	65.1%
For 49th Month	32.7%	58.3%	37.9%	63.5%	
For 61st month	31.9%	56.8%	37.6%	63.1%	
Total Business [A+B+C]					
For 13th month	78.9%	93.4%	84.1%	97.0%	
For 25th month	71.5%	90.2%	76.4%	94.3%	
For 37th month	70.0%	88.8%	75.2%	93.4%	
For 49th Month	68.3%	86.9%	74.5%	92.8%	
For 61st month	67.4%	85.9%	74.2%	92.6%	
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)	1,274,500,000	671,500,000
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.	(5.11)	(2.58)
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.	(5.11)	(2.58)
6	Book value per share (Rs.)	3.02	3.38

* 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.