

EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD
INFORMATION IN RESPECT OF RATIOS FOR NON LIFE COMPANIES
FORM NL-30 ANALYTICAL RATIOS

Sl. No	Particulars	For the quarter ended March 2012	Up to Period ended March 2012	For the quarter ended March 2011	Up to Period ended March 2011
1	Gross premium growth Rate	20.18%	13.48%	15.94%	8.91%
2	Gross Premium to shareholders' fund ratio:	48.73%	48.73%	45.20%	45.20%
3	Growth rate of shareholders' funds:	5.12%	5.12%	5.27%	5.27%
4	Net retention ratio (Net premium divided by gross premium)	80.54%	75.79%	83.92%	87.07%
5	Net commission ratio	-11.64%	-7.61%	0.85%	-1.24%
6	Expenses of Management to gross direct premium ratio	15.27%	13.19%	16.79%	17.90%
7	Combined ratio:	118.76%	84.15%	110.88%	87.97%
8	Technical reserves to net premium ratio	329.58%	329.58%	291.28%	291.28%
9	Underwriting balance ratio	-168.16%	2.35%	108.95%	-29.12%
10	Operating profit ratio	-129.36%	49.61%	148.66%	9.38%
11	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities)	-19.13%	42.29%	-12.03%	44.39%
12	Net Earnings Ratio:	-95.00%	29.57%	199.25%	11.11%
13	Return on net worth	10.39%	10.39%	4.15%	4.15%
14	Available Solvency to Required Solvency margin Ratio	10.1	10.10	9.05	9.05
15	NPA ratio				
	Investment:	0%	0%	0%	0%
	Factoring	100%	100%	100%	100.00%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	90000000	90000000	90000000	90000000
2	(b) Percentage of shareholding (Indian/Foreign)	100%	100%	100%	100%
3	© % Government holding (in case of public sector Insurance companies)	100%	100%	100%	100%
4	(a) Basic and diluted EPS before extra ordinary items (net of tax expenses) for the period (not to be annualized)		25.02		9.52
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)		25.02		9.52
6	(iv) Book value per share (Rs)		240.86		229.14