

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 quartered edned September 2011	Up to half year ended September 2011	For the quartered edned September 2010	Up to half year ended September 2010
1	Gross premium growth Rate	7.88%	9.53%	3.01%	6.16%
2	Gross Premium to shareholders' fund ratio:	11.20%	22.78%	10.12%	20.29%
3	Growth rate of shareholders' funds:	17.86%	17.86%	-2.48%	-2.48%
4	Net retention ratio (Net premium divided by gross premium)	80.97%	73.24%	93.20%	84.60%
5	Net commission ratio	-2.24%	-2.98%	2.70%	-1.86%
6	Expenses of Management to gross direct premium ratio	13.11%	12.92%	26.94%	20.26%
7	Combined ratio:	71.22%	48.67%	90.96%	79.75%
8	Technical reserves to net premium ratio	-204.90%	633.88%	130.95%	612.33%
9	Underwriting balance ratio	239.33%	110.53%	-98.70%	-52.34%
10	Operating profit ratio	289.84%	162.77%	-62.32%	-13.85%
11	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities)	-9.79%	55.98%	-29.34%	41.95%
12	Net Earnings Ratio:	200.97%	107.61%	-48.54%	-12.39%
13	Return on net worth	15.46%	15.24%	-4.70%	-2.18%
14	Available Solvency to Required Solvency margin Ratio	12.02	12.02	14.17	14.17
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)	0.00	0.00	0.00	0.00
	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	39.80	39.80	-4.83	-4.83
6	(iv) Book value per share (Rs)	0.00	0.00	0.00	0.00