

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 ended June 2013	Up to Period ended June 2013	For the quartered ended June 2012	Up to Period ended June 2012
1	Gross Direct Premium growth Rate	15.43%	15.43%	8.68%	8.68%
2	Gross Direct Premium to Net Worth ratio	12.99%	12.99%	12.37%	12.37%
3	Growth rate of Net Worth	11.19%	11.19%	9.93%	9.93%
4	Net Retention Ratio	63.28%	63.28%	61.57%	61.57%
5	Net Commission Ratio	-7.06%	-7.06%	-7.72%	-7.72%
6	Expenses of Management to Gross Direct Premium Ratio	11.62%	11.62%	12.53%	12.53%
7	Expenses of Management to Net Written Premium Ratio	18.37%	18.37%	20.36%	20.36%
8	Net Incurred Claims to Net Earned Premium	100.47%	100.47%	66.48%	66.48%
9	Combined ratio	111.65%	111.65%	79.00%	79.00%
10	Technical Reserves to Net Premium Ratio	1716.11%	1716.11%	1670.89%	1670.89%
11	Underwriting Balance Ratio	-12.47%	-12.47%	21.02%	21.02%
12	Operating Profit Ratio	25.65%	25.65%	53.79%	53.79%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities)	52.79%	52.79%	41.68%	41.68%
14	Net earnings ratio	34.44%	34.44%	46.84%	46.84%
15	Return on net worth	2.55%	2.55%	3.25%	3.25%
16	Available Solvency to Required Solvency margin Ratio	11.51	11.51	9.09	9.09
17	NPA ratio				
	Investment:	0%	0%	0%	0%
	Factoring	100%	100%	100%	100%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	100000000	100000000	90000000	90000000
2	(b) Percentage of shareholding (Indian/Foreign)	100%	100%	100%	100%
3	© % Government holding (in case of public sector Insurance compar	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)	6.32	6.32	8.05	8.05
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	6.32	6.32	8.05	8.05
6	(iv) Book value per share (Rs)		248.09		247.92

Ratios for the current year & previous year calculated as per IRDA's Master circular IRDA/F&I/CIR/F&A/231/10/2012 dated 5th October 2012 and corrigendum IRDA/F&A/CIR/FA/126/07/2013 issued dated 3rd July 2013 effective from FY 2013-14.