

[illegible]

FORM L-2-A-A-PL**PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED _____****Shareholders' Account (Non-technical Account)****(Amount in Rs. Lakhs)**

	Particulars	For the period ended on _____	For the corresponding period of the preceding year
	Amounts transferred from the Policyholders Account (Technical Account)		
	Income From Investments		
	(a) Interest, Dividends & Rent – Gross		
	(b) Profit on sale/redemption of investments		
	(c) (Loss on sale/ redemption of investments)		
	(d) Amortisation of Premium / Discount on Investments		
	Other Income (to be specified)		
	TOTAL (A)		
	Expense other than those directly related to the insurance business		
	Contribution to Policyholders' A/c		
	(a) Towards Excess Expenses of Management		
	(b) Others		
	Interest on subordinated debt		
	Expenses towards CSR activities		
	Penalties		
	Bad debts written off		
	Amount Transferred to Policyholders' Account		
	Provisions (Other than taxation)		
	(a) For diminution in the value of investments (Net)		
	(b) Provision for doubtful debts		
	(c) Others (to be specified)		
	TOTAL (B)		
	Profit/ (Loss) before tax		
	Provision for Taxation		
	Profit / (Loss) after tax		
	APPROPRIATIONS		
	(a) Balance at the beginning of the year		
	(b) Interim dividend paid		
	(c) Final dividend paid		
	(d) Transfer to reserves/ other accounts (to be specified)		
	Profit/Loss carried forward to Balance Sheet		

FORM L-3-A-A-BS

BALANCE SHEET AS AT _____

(Amount in Rs. Lakhs)

		As at	As at..... (Corresponding Previous Year)
	Sources of Funds		
	Shareholders' Funds:		
	Share Capital		
	Share Application Money Pending Allotment		
	Reserves And Surplus		
	Credit/(Debit) Fair Value Change Account		
	Sub-Total		
	Borrowings		
	Policyholders' Funds:		
	Credit/(Debit) Fair Value Change Account		
	Policy Liabilities		
	Funds for discontinued policies:		
	(i) Discontinued on Account of non-payment of premiums		
	(ii) Others		
	Insurance Reserves		
	Provision for Linked liabilities		
	Sub-Total		
	Funds for Future Appropriations		
	Linked		
	Non-Linked (Non-PAR)		
	Non-Linked (PAR)		
	Deferred Tax Liabilities (Net)		
	TOTAL		
	Application of Funds		
	Investments		
	Shareholders'		
	Policyholders'		
	Assets held to cover Linked Liabilities		
	Loans		
	Fixed Assets		
	Deferred Tax Assets (Net)		
	Current Assets		
	Cash and Bank Balances		
	Advances and Other Assets		
	Sub-Total (A)		
	Current Liabilities		
	Provisions		
	Sub-Total (B)		
	Net Current Assets (C) = (A – B)		
	Miscellaneous Expenditure (to the extent not written off or adjusted)		
	Debit Balance in Profit & Loss Account (Shareholders' Account)		
	Deficit in Revenue Account (Policyholders' A/c)		
	TOTAL		

FORM L-22A - ANALYTICAL RATIOS

Name of the Insurer:

Date:

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Period ended on _____	For the corresponding Period of the Preceding Year _____
1	New Business Premium Growth Rate		
	(i) Linked Business		
	(ii) Non-Linked Business		
	Participating		
	Non Participating		
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)		
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)		
4	Net Retention Ratio		
5	Conservation Ratio (Segment wise)		
	(i) Linked Business		
	(ii) Non-Linked Business		
	Participating		
	Non Participating		
6	Expense of Management to Gross Direct Premium Ratio		
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)		
8	Ratio of Policyholders' Fund to Shareholders' funds		
9	Change in net worth (Amount in Rs. Lakhs)		
10	Growth in Networth		
11	Ratio of Surplus to Policyholders' Fund		
12	Profit after tax / Total Income		
13	(Total Real Estate + Loans)/(Cash & Invested Assets)		
14	Total Investments/(Capital + Reserves and Surplus)		
15	Total Affiliated Investments/(Capital+ Reserves and Surplus)		
16	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain		
17	Persistency Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month		
	For 25th month		
	For 37th month		
	For 49th Month		
	for 61st month		
	Persistency Ratio - Number of Policy Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month		
	For 25th month		
	For 37th month		
	For 49th Month		
	for 61st month		
18	NPA Ratio		
	Policyholders' Funds		
	Gross NPA Ratio		
	Net NPA Ratio		
	Shareholders' Funds		
	Gross NPA Ratio		
	Net NPA Ratio		
19	Solvency Ratio		
20	Debt Equity Ratio		
21	Debt Service Coverage Ratio		
22	Interest Service Coverage Ratio		
23	Average ticket size in Rs. - Individual premium (Non-Single)		