

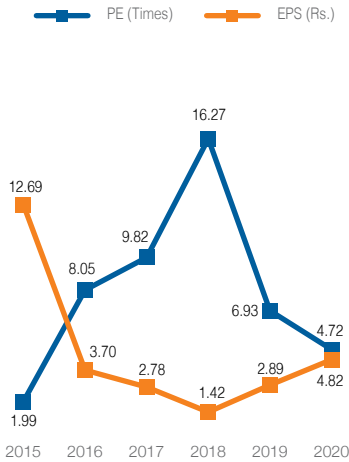
Key Operating and Financial Data

(Rupees in million)

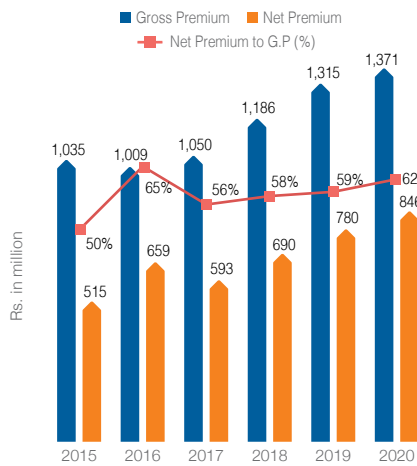
	2020	2019	2018	2017	2016	2015	2014
FINANCIAL DATA							
Ordinary share capital	503.0	503.0	503.0	503.0	457.2	457.2	457.2
Share premium	254.0	254.0	254.0	254.0	254.0	254.0	254.0
Reserves & Unappropriated profit	1,292.1	1,079.7	963.4	973.6	1,146.0	1,042.6	474.1
Equity	2,049.1	1,836.7	1,720.4	1,730.6	1,857.2	1,753.8	1,185.3
Property & equipment	121.2	130.0	72.3	65.6	71.1	54.5	48.4
Intangible assets	-	0.01	0.03	0.47	1.04	1.66	0.00
Underwriting Provisions	828.2	740.8	671.2	587.1	545.0	585.9	405.2
Investments	1,728.8	1,696.8	1,404.2	1,519.1	2,010.5	1,732.9	1,098.2
Cash and bank deposits	454.4	267.0	440.4	116.8	408.6	173.5	245.2
Total Assets	3,402.8	3,086.2	2,829.7	2,735.6	2,660.7	2,660.4	1,876.7
OPERATING DATA							
Gross Premium	1,371.2	1,314.6	1,185.6	1,049.7	1,008.6	1,034.8	755.3
Net insurance premium	846.1	779.7	690.3	593.1	659.3	515.0	388.5
Net insurance claims	360.2	362.7	288.2	247.0	390.5	299.8	201.9
Underwriting Profit	193.9	135.2	129.7	85.5	39.1	20.8	16.8
Investment & Other Income	155.4	70.9	(21.7)	157.9	234.1	636.9	146.9
Profit Before Tax (PBT)	342.4	199.7	105.0	233.6	264.7	649.2	158.5
Income tax expense	99.8	54.5	33.7	93.6	78.8	10.9	16.1
Profit After Tax (PAT)	242.6	145.2	71.3	140.0	185.9	638.3	142.4
CASH FLOW SUMMARY							
Operating Activities	123.7	88.0	108.9	(69.3)	19.6	10.1	46.4
Investing Activities	151.0	(198.3)	302.0	157.1	442.8	(13.8)	161.7
Financing Activities	(87.6)	(63.0)	(87.3)	(79.6)	(227.3)	(68.1)	(68.2)
Cash & Cash Equivalents at the year end	453.4	266.2	439.6	116.0	407.8	172.8	244.5
FINANCIAL RATIOS							
Profitability							
Profit Before Tax / Net Insurance Premium (%)	40.5	25.6	15.2	39.4	40.1	126.1	40.8
Profit After Tax / Net Insurance Premium (%)	28.7	18.6	10.3	23.6	28.2	123.9	36.7
Underwriting Results / Net Insurance Premium (%)	22.9	17.3	18.8	14.4	5.9	4.0	4.3
Total Expenses / Gross Premium (%)	25.5	23.6	24.8	27.9	25.8	22.0	25.6
Total Expenses / Net Insurance Premium (%)	41.4	39.8	42.6	49.3	39.5	44.3	49.8
Net Claims / Net Insurance Premium (%)	42.6	46.5	41.7	41.6	59.2	58.2	52.0
Combined Ratio (%)	79.1	84.7	82.7	87.0	95.4	97.6	97.0
Return to Shareholders							
Return on Equity (%)	11.8	7.9	4.1	8.1	10.0	36.4	12.0
Return on Assets (%)	7.1	4.7	2.5	5.1	7.0	24.0	7.6
Return on Investment (%)	7.5	3.7	(1.2)	8.4	11.6	39.2	13.3
Earnings per Share (Rs.)	4.82	2.89	1.42	2.78	3.70	12.69	2.83
Dividend (%)	20.0	17.5	12.5	17.5	17.5	50.0	15.0
Dividend Yield (%)	8.8	8.8	5.4	6.4	5.9	19.8	6.0
Dividend Payout (%)	41.5	60.6	88.0	62.9	47.3	39.4	53.0
Bonus Share (%)	-	-	-	-	10.0	-	-
Price Earning Ratio (Times)	4.7	6.9	16.3	9.8	8.0	2.0	8.8
Market Price per Share (at Dec 31) (Rs.)	22.75	20.00	23.10	27.30	29.78	25.2	25.0
Liquidity / Leverage							
Break-up Value per Share (Rs.)	40.7	36.5	34.2	34.4	40.6	38.4	25.9
Current Ratio (Times)	3.5	3.6	4.0	4.3	4.2	5.1	4.0
Total Assets Turnover Ratio (Times)	0.40	0.43	0.42	0.38	0.38	0.39	0.40
Total Liabilities / Equity (Times)	0.66	0.68	0.64	0.58	0.43	0.52	0.58
Paid-up Capital / Total Assets (%)	14.8	16.3	17.8	18.4	17.2	17.2	24.4
Equity / Total Assets (%)	60.2	59.5	60.8	63.3	69.8	65.9	63.2

Graphical Presentation

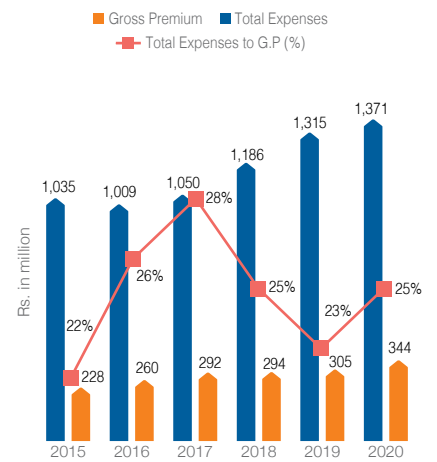
Earnings per Share (EPS) and Price Earning (PE) Ratio



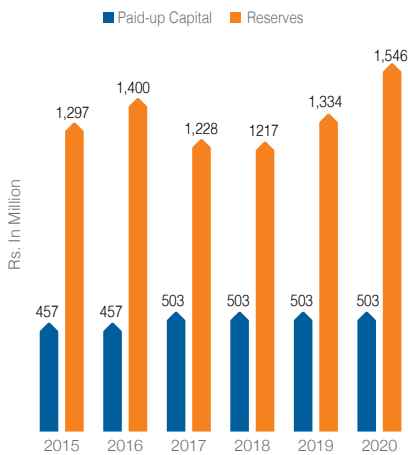
Gross Premium and Net Premium



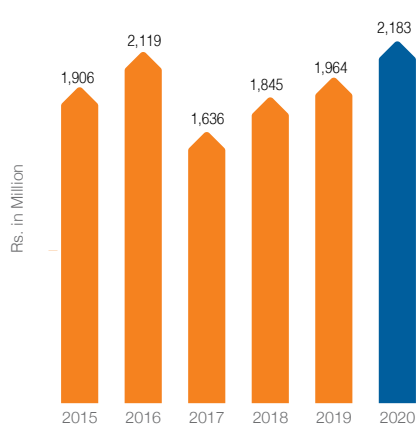
Total Expenses to Gross Premium



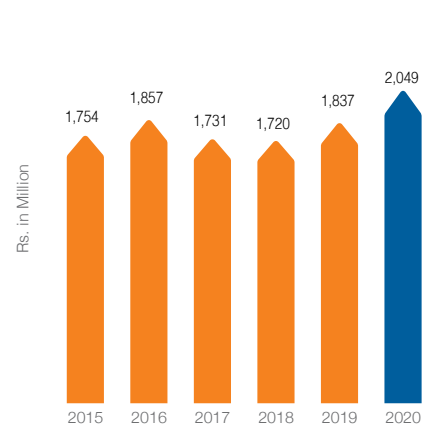
Paid-up Capital & Reserves



Investments (Including cash and bank)



Total Equity



Gross Premium (Class wise)

