

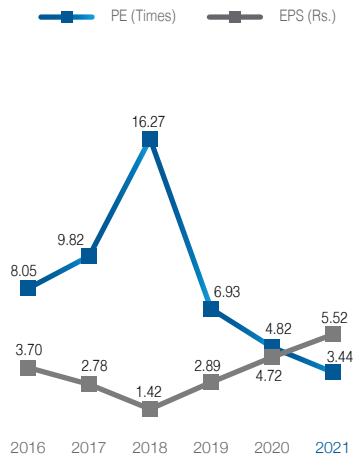
Key Operating and Financial Data

(Rupees in million)

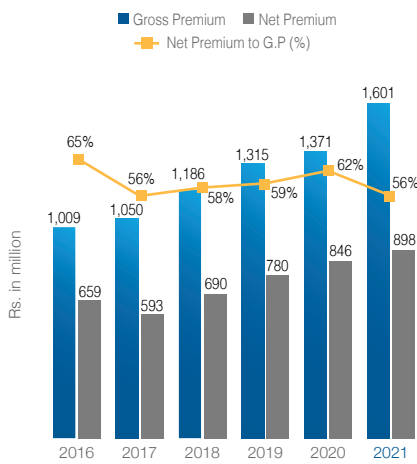
	2021	2020	2019	2018	2017	2016	2015
FINANCIAL DATA							
Ordinary share capital	503.0	503.0	503.0	503.0	503.0	457.2	457.2
Share premium	254.0	254.0	254.0	254.0	254.0	254.0	254.0
Reserves & Unappropriated profit	1,508.0	1,292.1	1,079.7	963.4	973.6	1,146.0	1,042.6
Equity	2,265.0	2,049.1	1,836.7	1,720.4	1,730.6	1,857.2	1,753.8
Property & equipment	125.6	121.2	130.0	72.3	65.6	71.1	54.5
Intangible assets	-	-	0.01	0.03	0.47	1.04	1.66
Underwriting Provisions	990.6	828.2	740.8	671.2	587.1	545.0	585.9
Investments	1,868.5	1,728.8	1,696.8	1,404.2	1,519.1	2,010.5	1,732.9
Cash and bank deposits	725.5	454.4	267.0	440.4	116.8	108.6	173.5
Total Assets	3,850.5	3,402.8	3,086.2	2,829.7	2,735.6	2,660.7	2,660.4
OPERATING DATA							
Gross Premium	1,601.3	1,371.2	1,314.6	1,185.6	1,049.7	1,008.6	1,034.8
Net insurance premium	897.6	846.1	779.7	690.3	593.1	659.3	515.0
Net insurance claims	449.7	360.2	362.7	288.2	247.0	390.5	299.8
Underwriting Profit	207.3	193.9	135.2	129.7	85.5	39.1	20.8
Investment & Other Income	181.8	155.4	70.9	(21.7)	157.9	234.1	636.9
Profit Before Tax (PBT)	389.6	342.4	199.7	105.0	233.6	264.7	649.2
Income tax expense	112.1	99.8	54.5	33.7	93.6	78.8	10.9
Profit After Tax (PAT)	277.5	242.6	145.2	71.3	140.0	185.9	638.3
CASH FLOW SUMMARY							
Operating Activities	300.8	139.9	88.0	108.9	(69.3)	19.6	10.1
Investing Activities	89.0	151.0	(198.3)	302.0	157.1	442.8	(13.8)
Financing Activities	(118.7)	(103.8)	(63.0)	(87.3)	(79.6)	(227.3)	(68.1)
Cash & Cash Equivalents at the year end	724.5	453.4	266.2	439.6	116.0	407.8	172.8
FINANCIAL RATIOS							
Profitability							
Profit Before Tax / Net Insurance Premium (%)	43.4	40.5	25.6	15.2	39.4	40.1	126.1
Profit After Tax / Net Insurance Premium (%)	30.9	28.7	18.6	10.3	23.6	28.2	123.9
Underwriting Results / Net Insurance Premium (%)	23.1	22.9	17.3	18.8	14.4	5.9	4.0
Total Expenses / Gross Premium (%)	21.2	25.5	23.6	24.8	27.9	25.8	22.0
Total Expenses / Net Insurance Premium (%)	37.8	41.4	39.8	42.6	49.3	39.5	44.3
Net Claims / Net Insurance Premium (%)	50.1	42.6	46.5	41.7	41.6	59.2	58.2
Combined Ratio (%)	77.6	78.6	84.3	82.0	87.4	95.4	97.6
Return to Shareholders							
Return on Equity (%)	12.3	11.8	7.9	4.1	8.1	10.0	36.4
Return on Assets (%)	7.2	7.1	4.7	2.5	5.1	7.0	24.0
Return on Investment (%)	7.6	7.5	3.7	(1.2)	8.4	11.6	39.2
Earnings per Share (Rs.)	5.52	4.82	2.89	1.42	2.78	3.70	12.69
Dividend (%)	22.5	20.0	17.5	12.5	17.5	17.5	50.0
Dividend Yield (%)	11.8	8.8	8.8	5.4	6.4	5.9	19.8
Dividend Payout (%)	40.8	41.5	60.6	88.0	62.9	47.3	39.4
Bonus Share (%)	10.0	-	-	-	-	10.0	-
Price Earning Ratio (Times)	3.4	4.7	6.9	16.3	9.8	8.0	2.0
Market Price per Share (at Dec 31) (Rs.)	19.00	22.75	20.00	23.10	27.30	29.78	25.20
Liquidity / Leverage							
Break-up Value per Share (Rs.)	45.0	40.7	36.5	34.2	34.4	40.6	38.4
Current Ratio (Times)	3.4	3.5	3.6	4.0	4.3	4.2	5.1
Total Assets Turnover Ratio (Times)	0.42	0.40	0.43	0.42	0.38	0.38	0.39
Total Liabilities / Equity (Times)	0.70	0.66	0.68	0.64	0.58	0.43	0.52
Paid-up Capital / Total Assets (%)	13.1	14.8	16.3	17.8	18.4	17.2	17.2
Equity / Total Assets (%)	58.8	60.2	59.5	60.8	63.3	69.8	65.9

Graphical Presentation

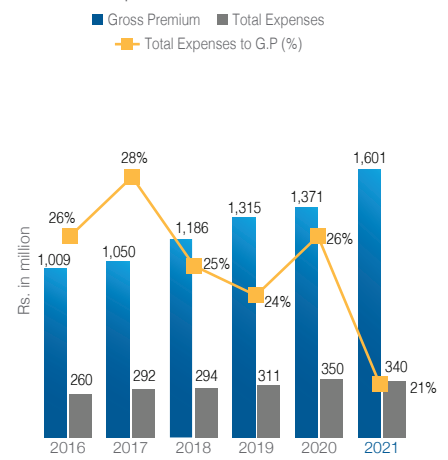
Earnings per Share (EPS) and Price Earning (PE) Ratio



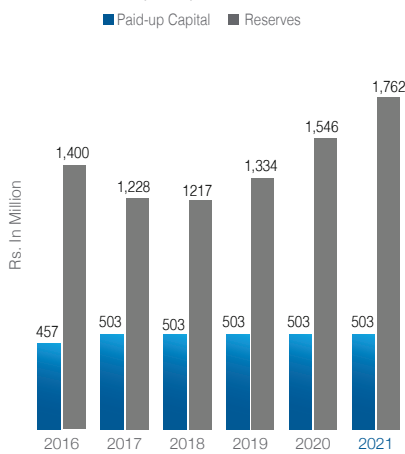
Gross Premium and Net Premium



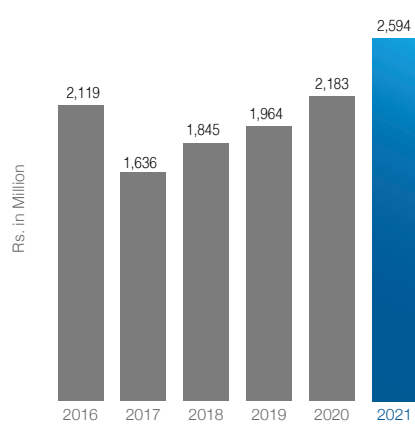
Total Expenses to Gross Premium



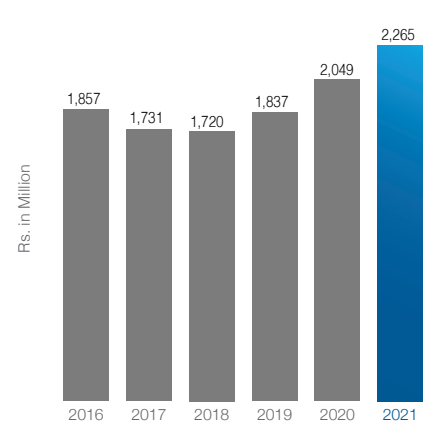
Paid-up Capital & Reserves



Investments (Including cash and bank)



Total Equity



Gross Premium (Class wise)

