

# INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

## Form-L-22-ANALYTICAL RATIOS

Sr.No.	Particular	Quarter ended 30 June 2014	Period ended 30 June 2014	Quarter ended 30 June 2013	Period ended 30 June 2013
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	-5%	-5%	-43%	-43%
	b) Linked Pension Business	9299%	9299%	-99%	-99%
	c) Linked Business Group	-98%	-98%	2669%	2669%
	d) Non-Linked Business Individual	119%	119%	-14%	-14%
	e) Group Non-Linked Pension Business	-71%	-71%	123%	123%
	f) Non-Linked Business Group	41%	41%	-4%	-4%
	g) Participating Non Linked Individual	48%	48%	44%	44%
	h) Participating Non Linked Group - Pension	115%	115%	NA	NA
	i) Participating Non Linked Group - Non Pension	NA	NA	NA	NA
	j) Non Par Non Linked Health Business	35%	35%	NA	NA
	k) Total Business	28%	28%	145%	145%
2	Net Retention Ratio	99.32%	99.32%	99.26%	99.26%
3	Expense of Management to Gross Direct Premium Ratio	14.64%	14.64%	20.23%	20.23%
4	Commission Ratio (Gross commission paid to Gross Premium)	1.43%	1.43%	1.24%	1.24%
5	Ratio of policy holder's liabilities to shareholder's funds	19.26	19.26	11.15	11.15
6	Growth rate of shareholders' fund	-6.16%	-6.16%	-6.53%	-6.53%
7	Ratio of surplus to policyholders' liability	NIL	NIL	NIL	NIL
8	Change in net worth (Rs.in '000)	-230,788	-230,788	-261,743	-261,743
9	Profit after tax/Total Income	0.11%	0.11%	-0.34%	-0.34%
10	(Total real estate + loans)/(Cash & invested assets)	0.08	0.08	0.06	0.06
11	Total investments/(Capital + Surplus)	11.68	11.68	7.50	7.50
12	Total affiliated investments/(Capital+ Surplus)	3.83%	3.83%	12.24%	12.24%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	7.56%	7.56%	12.36%	12.36%
	Policyholder's Fund				
	Non Linked				
	Par	15.12%	15.12%	16.67%	16.67%
	Non Par	15.02%	15.02%	19.96%	19.96%
	Linked				
	Non Par	43.61%	43.61%	4.63%	4.63%
	B. Without Realised Gain				
	Shareholder's Fund	5.33%	5.33%	12.41%	12.41%
	Policyholder's Fund				
	Non Linked				
	Par	9.55%	9.55%	17.15%	17.15%
	Non Par	9.18%	9.18%	20.41%	20.41%
	Linked				
	Non Par	7.65%	7.65%	12.65%	12.65%
14	Conservation Ratio				
	a) Linked Business Individual	91%	91%	65%	65%
	b) Linked Business Pension	90%	90%	57%	57%
	c) Linked Business Group	NA	NA	NA	NA
	d) Non-Linked Business Individual	281%	281%	-41%	-41%
	f) Non-Linked Business Pension	NA	NA	NA	NA
	e) Non-Linked Business Group	NA	NA	NA	NA
	g) Participating Non Linked Individual	24%	24%	42%	42%
	h) Participating Non Linked Group - Pension	NA	NA	NA	NA
	i) Participating Non Linked Group - Non Pension	NA	NA	NA	NA
	j) Non Par Non Linked Health Business	79%	79%	NA	NA
	k) Non Par Linked Health Business	77%	77%	189%	189%
15	Persistence Ratio (On Policycount basis)				
	For 13th month	NA	60.20%	67.44%	67.44%
	For 25th month	NA	60.00%	60.76%	60.76%
	For 37th month	NA	50.20%	52.38%	52.38%
	For 49th Month	NA	48.30%	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistence Ratio (on Premium basis)				
	For 13th month	NA	60.60%	66.06%	66.06%
	For 25th month	NA	58.20%	61.10%	61.10%
	For 37th month	NA	48.50%	44.13%	44.13%
	For 49th Month	NA	41.60%	NA	NA
	for 61st month	NA	NA	NA	NA
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
<b>Equity Holding Pattern for Life Insurers</b>					
1	(a) No. of shares	475,000,000	475,000,000	475,000,000	475,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.02	0.02	-0.03	-0.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.02	0.02	-0.03	-0.03
6	(iv) Book value per share (Rs)	7.40	7.40	7.88	7.88