

# 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 2015	Period ended 30 June 2015	Quarter ended 30 June 2014	Period ended 30 June 2014
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(4%)	(4%)	(5%)	(5%)
	b) Linked Business Group	928%	928%	(98%)	(98%)
	c) Linked Pension Business	(100%)	(100%)	9299%	9299%
	d) Non-Linked Business Individual	723%	723%	119%	119%
	e) Non-Linked Business Individual Variable	NA	NA	NA	NA
	f) Non Par Non Linked Health Business	(84%)	(84%)	35%	35%
	g) Non-Linked Business Pension	25%	25%	(71%)	(71%)
	h) Non-Linked Business Group	168%	168%	41%	41%
	i) Participating Non Linked Individual	(31%)	(31%)	48%	48%
	j) Participating Non Linked Group Pension	(95%)	(95%)	85%	85%
	k) Participating Non Linked Group Pension Variable	72%	72%	NA	NA
	l) Participating Non Linked Group Pension Non Variable	(17%)	(17%)	NA	NA
	m) Total Business	(40%)	(40%)	28%	28%
2	Net Retention Ratio	99.26%	99.26%	99.32%	99.32%
3	Expense of Management to Gross Direct Premium Ratio	22.55%	22.55%	14.64%	14.64%
4	Commission Ratio (Gross commission paid to Gross Premium)	1.94%	1.94%	1.43%	1.43%
5	Ratio of policy holder's liabilities to shareholder's funds	19.65	19.65	19.26	19.26
6	Growth rate of shareholders' fund	11.64%	11.64%	(6.16%)	(6.16%)
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs.in '000)	409,007	409,007	(230,788)	(230,788)
9	Profit after tax/Total Income	(1.15%)	(1.15%)	(1.00%)	(1.00%)
10	(Total real estate + loans)/(Cash + invested assets)	0.10	0.10	0.08	0.08
11	Total investments/(Capital + Surplus)	12.50	12.50	11.68	11.68
12	Total affiliated investments/(Capital+ Surplus)	0.95%	0.95%	3.83%	3.83%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	4.36%	4.36%	7.56%	7.56%
	Policyholder's Fund				
	Non Linked				
	Par	1.84%	1.84%	15.12%	15.12%
	Non Par	2.46%	2.46%	15.02%	15.02%
	Linked				
	Non Par	(2.08%)	(2.08%)	43.61%	43.61%
	B. Without Realised Gain				
	Shareholder's Fund	8.59%	8.59%	5.33%	5.33%
	Policyholder's Fund				
	Non Linked				
	Par	8.61%	8.61%	9.55%	9.55%
	Non Par	8.65%	8.65%	9.18%	9.18%
	Linked				
	Non Par	10.59%	10.59%	7.65%	7.65%
14	Conservation Ratio				
	a) Linked Business Individual	81%	81%	91%	91%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	54%	54%	90%	90%
	d) Non-Linked Business Individual	88%	88%	281%	281%
	e) Non-Linked Business Individual Variable	NA	NA	NA	NA
	f) Non Par Non Linked Health Business	22%	22%	79%	79%
	g) Non-Linked Business Pension	NA	NA	NA	NA
	h) Non-Linked Business Group	NA	NA	NA	NA
	i) Participating Non Linked Individual	70%	70%	24%	24%
	j) Participating Non Linked Group Pension	NA	NA	NA	NA
	k) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	l) Participating Non Linked Group Non Pension Variable	NA	NA	NA	NA
15	Persistency Ratio (On Policycount basis)				
	For 13th month	NA	59.35%	NA	60.20%
	For 25th month	NA	51.11%	NA	60.00%
	For 37th month	NA	55.18%	NA	50.20%
	For 49th Month	NA	47.10%	NA	48.30%
	for 61st month	NA	32.95%	NA	NA
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	62.15%	NA	60.60%
	For 25th month	NA	52.34%	NA	58.20%
	For 37th month	NA	53.29%	NA	48.50%
	For 49th Month	NA	45.24%	NA	41.60%
	for 61st month	NA	25.53%	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)	(0.09)	(0.09)	0.02	0.02
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.09)	(0.09)	0.02	0.02
6	(iv) Book value per share (Rs)	8.26	8.26	7.40	7.40