

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios*

Insurer: IndiaFirst Life Insurance Company Limited30-Sep-10

Analytical

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	New business premium income growth rate - segment wise	NA	NA	NA	NA
2	Net Retention Ratio	99.99	99.97	NA	NA
3	Expense of Management to Gross Direct Premium Ratio	23.46	26.78	NA	NA
4	Commission Ratio (Gross commission paid to Gross Premium)	5.12	5.74	NA	NA
5	Ratio of policy holder's liabilities to shareholder's funds	108.70	108.70	NA	NA
6	Growth rate of shareholders' fund	6.16	6.16	NA	NA
7	Ratio of surplus to policyholders' liability	0.00	0.00	NA	NA
8	Change in net worth	3,315,997	3,315,997	NA	NA
9	Profit after tax/Total Income	NA	NA	NA	NA
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	1.71	1.71	NA	NA
12	Total affiliated investments/(Capital+ Surplus)	0.05	0.05		
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	-5.54%	3.64%	NA	NA
	Policholder's Fund - Non Par Linked	11.36%	14.43%	NA	NA
	A. Without Realised Gain				
	Shareholder's Fund	4.05%	8.92%	NA	NA
	Policholder's Fund - Non Par Linked	2.72%	5.76%	NA	NA
14	Conservation Ratio	NA	NA	NA	NA
15	Persistency Ratio				
		For 13th month	NA	NA	NA
		For 25th month	NA	NA	NA
		For 37th month	NA	NA	NA
		For 49th Month	NA	NA	NA
		for 61st month	NA	NA	NA
16	NPA Ratio				
		Gross NPA Ratio	NA	NA	NA
		Net NPA Ratio	NA	NA	NA

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

1	(a) No. of shares	325,000,000	325,000,000	NA	NA
2	(b) Percentage of shareholding (Indian / Foreign)			NA	NA
	Indian	74%	74%	NA	NA
	Foreign	26%	26%	NA	NA
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.87)	(0.87)	NA	NA
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.87)	(0.87)	NA	NA
6	(iv) Book value per share (Rs)	11.86	11.86	NA	NA