

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: IndiaFirst Life Insurance Company Limited

Date: 30-Jun-13

Analytical Ratios for Life Companies

Sl.No.	Particular	For the quarter ended 30 June 2013	Period ended 30 June 2013	Corresponding quarter of the preceding year	Upto the Quarter of the preceding year
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	0.57	0.57	0.43	0.43
	b) Linked Pension Business	0.01	0.01	12.10	12.10
	c) Linked Business Group	27.69	27.69	0.27	0.27
	d) Non-Linked Business Individual	0.86	0.86	1.30	1.30
	e) Group Non-Linked Pension Business	2.23	2.23	NA	NA
	f) Non-Linked Business Group	0.96	0.96	2.14	2.14
	g) Participating Non Linked Individual	1.44	1.44	14.94	14.94
	h) Participating Non Linked Group	NA	NA	NA	NA
	i) Non Par Non Linked Health Business	NA	NA	NA	NA
	j) Non Par Linked Health Business	0.95	0.95	0.53	0.53
	k) Total Business	2.45	2.45	1.00	1.00
2	Net Retention Ratio	99.26	99.26	99.27	99.27
3	Expense of Management to Gross Direct Premium Ratio	20.26	20.26	29.99	29.99
4	Commission Ratio (Gross commission paid to Gross Premium)	1.24	1.24	2.93	2.93
5	Ratio of policy holder's liabilities to shareholder's funds	11.15	11.15	5.71	5.71
6	Growth rate of shareholders' fund	-6.53	-6.53	23.67	23.67
7	Ratio of surplus to policyholders' liability	0.43	0.43	0.27	0.27
8	Change in net worth (Rs.in '000)	(261,743)	(261,743)	766,821	766,821
9	Profit after tax/Total Income	(0.34)	(0.34)	(7.03)	(7.03)
10	(Total real estate + loans)/(Cash & invested assets)	0.06	0.06	0.04	0.04
11	Total investments/(Capital + Surplus)	7.50	7.50	4.42	4.42
12	Total affiliated investments/(Capital+ Surplus)	12.24%	12.24%	6.94%	6.94%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	12.36%	12.36%	9.68%	9.68%
	Policyholder's Fund				
	Non Linked				
	Par	16.67%	16.67%	15.88%	15.88%
	Non Par	19.96%	19.96%	9.90%	9.90%
	Linked				
	Non Par	4.63%	4.63%	15.21%	15.21%
	B. Without Realised Gain				
	Shareholder's Fund	12.41%	12.41%	9.59%	9.59%
	Policyholder's Fund				
	Non Linked				
	Par	17.15%	17.15%	15.88%	15.88%
	Non Par	20.41%	20.41%	10.30%	10.30%
	Linked				
	Non Par	12.65%	12.65%	15.70%	15.70%
14	Conservation Ratio				
	a) Linked Business Individual	0.73	0.73	0.58	0.58
	b) Linked Business Pension	1.00	1.00	1.01	1.01
	c) Linked Business Group	NA	NA	NA	NA
	d) Non-Linked Business Individual	-1.43	-1.43	0.15	0.15
	f) Non-Linked Business Pension	NA	NA	NA	NA
	e) Non-Linked Business Group	NA	NA	NA	NA
	g) Participating Non Linked Individual	0.23	0.23	0.04	0.04
	h) Participating Non Linked Group	NA	NA	NA	NA
	i) Non Par Non Linked Health Business	NA	NA	NA	NA
	j) Non Par Linked Health Business	0.67	0.67	0.60	0.60
15	Persistence Ratio (On Policycount basis)				
	For 13th month	67.44%	67.44%	69.64%	69.64%
	For 25th month	60.76%	60.76%	68.63%	68.63%
	For 37th month	52.38%	52.38%	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistence Ratio (on Premium basis)				
	For 13th month	66.06%	66.06%	70.49%	70.49%
	For 25th month	61.10%	61.10%	67.27%	67.27%
	For 37th month	44.13%	44.13%	NA	NA
	For 49th Month	NA	NA	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
Equity Holding Pattern for Life Insurers					
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)	(0.03)	(0.03)	(0.32)	(0.32)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.03)	(0.03)	(0.32)	(0.32)
6	(iv) Book value per share (Rs)	7.88	7.88	8.44	8.44