

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr.No.	Particular	Quarter ended 30 September 2014	Period ended 30 September 2014	Quarter ended 30 September 2013	Period ended 30 September 2013
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	-36%	-20%	-46%	-44%
	b) Linked Pension Business	-100%	433%	-83%	-90%
	c) Linked Business Group	13020%	283%	6%	1502%
	d) Non-Linked Business Individual	33%	75%	2%	-6%
	e) Group Non-Linked Pension Business	-81%	-80%	1718%	700%
	f) Non-Linked Business Group	5%	19%	2%	-1%
	g) Participating Non Linked Individual	292%	164%	-18%	6%
	h) Participating Non Linked Group - Pension	-22%	48%	NA	NA
	i) Participating Non Linked Group - Non Pension	395%	507%	NA	NA
	j) Non Par Non Linked Health Business	-80%	-44%	NA	NA
	k) Non Par Non Linked Variable Business Individual	NA	NA	NA	NA
	l) Total Business	-53%	-29%	542%	336%
2	Net Retention Ratio	99.23%	99.28%	99.55%	99.46%
3	Expense of Management to Gross Direct Premium Ratio	16.26%	15.43%	9.18%	12.67%
4	Commission Ratio (Gross commission paid to Gross Premium)	2.39%	1.90%	0.62%	0.82%
5	Ratio of policy holder's liabilities to shareholder's funds	20.14	20.14	13.28	13.28
6	Growth rate of shareholders' fund	-1.65%	-1.65%	-7.53%	-7.53%
7	Ratio of surplus to policyholders' liability	NIL	NIL	NIL	NIL
8	Change in net worth (Rs.in '000)	-59,672	-59,672	-294,249	-294,249
9	Profit after tax/Total Income	0.61%	0.33%	-1.89%	-1.29%
10	(Total real estate + loans)/(Cash & invested assets)	0.08	0.08	0.06	0.06
11	Total investments/(Capital + Surplus)	12.29	12.29	7.92	7.92
12	Total affiliated investments/(Capital+ Surplus)	2.35%	2.35%	6.49%	6.49%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	-1.34%	3.01%	-0.99%	5.50%
	Policyholder's Fund				
	Non Linked				
	Par	10.19%	12.63%	-16.37%	-1.02%
	Non Par	9.91%	12.44%	-13.95%	1.79%
	Linked				
	Non Par	16.71%	29.46%	-6.53%	2.61%
	B. Without Realised Gain				
	Shareholder's Fund	-2.06%	1.57%	-0.79%	5.58%
	Policyholder's Fund				
	Non Linked				
	Par	9.17%	9.36%	-16.07%	-1.04%
	Non Par	9.26%	9.22%	-13.64%	1.78%
	Linked				
	Non Par	6.55%	7.10%	8.01%	6.31%
14	Conservation Ratio				
	a) Linked Business Individual	89%	90%	79%	73%
	b) Linked Business Pension	107%	98%	57%	57%
	c) Linked Business Group	NA	NA	NA	NA
	d) Non-Linked Business Individual	79%	108%	72%	25%
	f) Non-Linked Business Pension	NA	NA	NA	NA
	e) Non-Linked Business Group	NA	NA	NA	NA
	g) Participating Non Linked Individual	80%	56%	64%	56%
	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	43%	54%	NA	NA
	k) Non Par Non Linked Variable Business Individual	NA	NA	NA	NA
15	Persistency Ratio (On Policycount basis)				
	For 13th month	NA	60.26%	68.23%	68.23%
	For 25th month	NA	60.39%	57.76%	57.76%
	For 37th month	NA	50.30%	50.52%	50.52%
	For 49th Month	NA	46.41%	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	61.26%	67.33%	67.33%
	For 25th month	NA	59.19%	58.29%	58.29%
	For 37th month	NA	50.50%	43.05%	43.05%
	For 49th Month	NA	40.40%	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)	0.08	0.10	-0.28	-0.32
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.08	0.10	-0.28	-0.32
6	(iv) Book value per share (Rs)	7.48	7.48	7.60	7.60