

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 March 2017	Year ended 31 March 2017	Quarter ended 31 March 2016	Year ended 31 March 2016
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	155.59%	35.09%	(55.95%)	(16.97%)
	b) Linked Business Group	89.67%	(64.58%)	(82.33%)	(19.32%)
	c) Linked Pension Business	25.00%	(269.23%)	(69.23%)	(100.58%)
	d) Non-Linked Business Individual	82.30%	115.97%	1678.73%	1473.12%
	e) Non-Linked Business Individual Variable	178.91%	148.95%	4.20%	39.34%
	f) Non Par Non Linked Health Business	(99.73%)	(67.64%)	(67.03%)	(74.26%)
	g) Non Par Non Linked Individual Annuity	NA	NA	NA	NA
	h) Non-Linked Business Group Pension	(12.07%)	64.17%	25.98%	(4.98%)
	i) Non-Linked Business Group	19.73%	28.28%	(16.93%)	45.44%
	j) Participating Non Linked Individual	43.83%	74.29%	11.73%	(14.91%)
	k) Participating Non Linked Individual Pension	7.58%	139.38%	NA	NA
	l) Participating Non Linked Group Pension	(84.86%)	(34.38%)	211.75%	(21.53%)
	m) Participating Non Linked Group Pension Variable	(17.99%)	(19.65%)	190.12%	142.10%
	n) Participating Non Linked Group Non Pension Variable	137.64%	91.55%	(93.95%)	(87.98%)
	o) Total Business	(8.70%)	13.04%	7.84%	(3.94%)
2	Net Retention Ratio	99.57%	97.99%	99.62%	98.46%
3	Expense of Management to Gross Direct Premium Ratio	14.11%	13.90%	9.63%	12.51%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.02%	3.05%	2.59%	2.02%
5	Ratio of policy holder's liabilities to shareholder's funds	18.59	18.59	16.40	16.40
6	Growth rate of shareholders' fund	6.85%	6.85%	44.16%	44.16%
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs. in '000)	352,897.74	352,897.74	1,578,539.91	1,578,539.91
9	Profit after tax/Total Income	0.03	0.01	0.02	0.00
10	(Total real estate + loans)/(Cash & invested assets)	0.05	0.05	0.09	0.09
11	Total investments/(Capital + Surplus)	14.06	14.06	11.78	11.78
12	Total affiliated investments/(Capital+ Surplus)	0.01%	0.01%	2.20%	2.20%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	7.66%	8.45%	10.35%	9.01%
	Policyholder's Fund				
	Non Linked				
	Par	8.47%	9.03%	9.05%	10.03%
	Non Par	8.34%	9.26%	9.48%	9.40%
	Linked				
	Non Par	15.06%	11.82%	6.91%	9.80%
	B. With Unrealised Gain				
	Shareholder's Fund	4.17%	9.41%	12.55%	9.01%
	Policyholder's Fund				
	Non Linked				
	Par	3.29%	11.37%	11.36%	9.07%
	Non Par	4.31%	11.01%	11.27%	8.50%
	Linked				
	Non Par	23.33%	14.46%	(1.19%)	(1.17%)
14	Conservation Ratio				
	a) Linked Business Individual	87.57%	85.13%	78.04%	77.28%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	90.22%	77.46%	57.52%	46.88%
	d) Non-Linked Business Individual	78.17%	78.81%	94.71%	91.09%
	e) Non-Linked Business Individual Variable	65.35%	73.22%	46.82%	43.01%
	f) Non Par Non Linked Health Business	74.61%	77.09%	42.98%	36.40%
	g) Non Par Non Linked Individual Annuity	NA	NA	NA	NA
	h) Non-Linked Business Group Pension	NA	NA	NA	NA
	i) Non-Linked Business Group	NA	NA	NA	NA
	j) Participating Non Linked Individual	77.49%	81.86%	77.10%	75.49%
	k) Participating Non Linked Individual Pension	86.54%	86.54%	NA	NA
	l) Participating Non Linked Group Pension	NA	NA	NA	NA
	m) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	n) Participating Non Linked Group Non Pension Variable	NA	NA	NA	NA
15	Persistency Ratio (On Policycount basis)				
	For 13th month	NA	65.56%	NA	60.53%
	For 25th month	NA	51.59%	NA	49.70%
	For 37th month	NA	44.70%	NA	50.61%
	For 49th Month	NA	48.20%	NA	48.86%
	for 61st month	NA	35.78%	NA	26.01%
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	74.14%	NA	64.07%
	For 25th month	NA	55.58%	NA	53.43%
	For 37th month	NA	48.86%	NA	50.17%
	For 49th Month	NA	47.92%	NA	47.53%
	for 61st month	NA	33.65%	NA	22.43%
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	625,000,000	625,000,000	625,000,000	625,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74.00%	74.00%	74.00%	74.00%
	Foreign	26.00%	26.00%	26.00%	26.00%
3	(c) %of Government holding (in case of public sector insurance companies)	0.00%	0.00%	0.00%	0.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.52	0.56	0.30	0.14
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.52	0.56	0.30	0.14
6	(iv) Book value per share (Rs)	8.81	8.81	8.25	8.25