

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

| Sr. No. | Particular | Quarter ended 31 Dec 2018 | Period ended 31 Dec 2018 | Quarter ended 31 Dec 2017 | Period ended 31 Dec 2017 |
|---|---|------------------------------|-----------------------------|------------------------------|-----------------------------|
| 1 | New business premium income growth rate - segment wise | | | | |
| | a) Linked Business Individual | 7.57% | 16.14% | 55.87% | 145.26% |
| | b) Linked Business Group | (50.12%) | 119.89% | 100.87% | 36.05% |
| | c) Linked Pension Business | Nil | (100.00%) | (100.00%) | (256.25%) |
| | d) Non-Linked Business Individual | 1.53% | (5.24%) | 66.16% | 77.13% |
| | e) Non-Linked Business Individual Variable | (53.05%) | (15.01%) | (50.96%) | 11.20% |
| | f) Non Par Non Linked Health Business | (100.00%) | (88.55%) | (100.19%) | (100.19%) |
| | g) Non Par Non Linked Individual Annuity | Nil | (515.44%) | Nil | (164.94%) |
| | h) Non-Linked Business Group Pension | 203.30% | 885.76% | 7.64% | (87.75%) |
| | i) Non-Linked Business Group | 89.48% | 35.59% | 3.12% | 15.43% |
| | j) Non-Linked Business Group Health | 129.61% | 770.76% | NA | NA |
| | k) Non-Linked Business Group Variable | Nil | Nil | NA | NA |
| | l) Participating Non Linked Individual | 15.43% | 16.63% | 50.10% | 42.92% |
| | m) Participating Non Linked Individual Pension | 39.12% | 6.60% | 15.28% | 30.20% |
| | n) Participating Non Linked Group Pension | 597.28% | 74.62% | (91.53%) | (84.19%) |
| | o) Participating Non Linked Group Pension Variable | (78.37%) | (41.18%) | 172.42% | (11.42%) |
| | p) Participating Non Linked Group Non Pension Variable | 885.06% | 79.86% | (88.07%) | 36.09% |
| | q) Total Business | 26.03% | 56.16% | 8.73% | (24.13%) |
| 2 | Net Retention Ratio | 99.42% | 97.63% | 99.23% | 96.45% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 15.35% | 15.11% | 17.77% | 20.52% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 3.82% | 3.52% | 4.36% | 4.46% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | 23.05 | 23.05 | 20.68 | 20.68 |
| 6 | Growth rate of shareholders' fund | 5.54% | 5.54% | 6.84% | 6.84% |
| 7 | Ratio of surplus to policyholders' liability | 0.00 | 0.00 | Nil | Nil |
| 8 | Change in net worth (Rs.in '000) | 307,009.69 | 307,009.69 | 354531.80 | 354531.80 |
| 9 | Profit after tax/Total Income | 1.72% | (0.61%) | 1.39% | 0.13% |
| 10 | (Total real estate + loans)/(Cash + invested assets) | 0.05 | 0.05 | 0.04 | 0.04 |
| 11 | Total investments/(Capital + Surplus) | 18.18 | 18.18 | 15.65 | 15.65 |
| 12 | Total affiliated investments/(Capital+ Surplus) | 1.95% | 1.95% | 3.74% | 3.74% |
| 13 | Investment Yield (Gross and Net) | | | | |
| | A. Without Unrealised Gain | | | | |
| | Shareholder's Fund | 7.91% | 7.90% | 8.48% | 7.90% |
| | Policyholder's Fund | | | | |
| | Non Linked | | | | |
| | Par | 8.64% | 8.05% | 8.57% | 9.00% |
| | Non Par | 9.03% | 8.14% | 11.11% | 9.99% |
| | Linked | | | | |
| | Non Par | (0.49%) | 6.22% | 8.33% | 10.09% |
| | B. With Unrealised Gain | | | | |
| | Shareholder's Fund | 6.79% | 4.25% | 1.49% | 5.85% |
| | Policyholder's Fund | | | | |
| | Non Linked | | | | |
| | Par | 22.42% | 8.05% | (0.34%) | 6.03% |
| | Non Par | 19.82% | 7.90% | 2.24% | 6.80% |
| | Linked | | | | |
| | Non Par | 2.47% | 4.63% | 19.00% | 11.20% |
| 14 | Conservation Ratio | | | | |
| | a) Linked Business Individual | 80.45% | 81.83% | 80.98% | 82.66% |
| | b) Linked Business Group | NA | NA | NA | NA |
| | c) Linked Pension Business | 94.91% | 89.25% | 81.13% | 81.98% |
| | d) Non-Linked Business Individual | 78.62% | 75.75% | 73.30% | 72.62% |
| | e) Non-Linked Business Individual Variable | 106.21% | 89.35% | 51.71% | 64.22% |
| | f) Non Par Non Linked Health Business | 27.17% | 39.18% | 75.66% | 74.36% |
| | 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) Non-Linked Business Group Health | NA | NA | NA | NA |
| | k) Non-Linked Business Group Variable | NA | NA | NA | NA |
| | l) Participating Non Linked Individual | 79.23% | 77.86% | 76.11% | 76.92% |
| | m) Participating Non Linked Individual Pension | 87.87% | 85.58% | 81.88% | 77.60% |
| | n) Participating Non Linked Group Pension | NA | NA | NA | NA |
| | o) Participating Non Linked Group Pension Variable | NA | NA | NA | NA |
| | p) Participating Non Linked Group Non Pension Variable | NA | NA | NA | NA |
| 15 | Persistency Ratio (On Policycount basis) | | | | |
| | For 13th month | 65.89% | 65.89% | 64.63% | 64.63% |
| | For 25th month | 56.51% | 56.51% | 54.64% | 54.64% |
| | For 37th month | 50.06% | 50.06% | 46.92% | 46.92% |
| | For 49th Month | 43.80% | 43.80% | 41.35% | 41.35% |
| | for 61st month | 32.03% | 32.03% | 41.90% | 41.90% |
| | Persistency Ratio (on Premium basis) | | | | |
| | For 13th month | 74.88% | 74.88% | 74.47% | 74.47% |
| | For 25th month | 67.21% | 67.21% | 63.19% | 63.19% |
| | For 37th month | 58.62% | 58.62% | 50.90% | 50.90% |
| | For 49th Month | 47.91% | 47.91% | 43.96% | 43.96% |
| | for 61st month | 32.70% | 32.70% | 40.63% | 40.63% |
| 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) | 0.27 | (0.27) | 0.20 | 0.04 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 0.27 | (0.27) | 0.20 | 0.04 |
| 6 | (iv) Book value per share (Rs) | 9.35 | 9.35 | 8.86 | 8.86 |