

## PERIODIC DISCLOSURES

### FORM L-2: Analytical Ratios\*

Insurer: IndiaFirst Life Insurance Company Limited

30-Sep-11

Analytical					
Sl.No.	Particular	For the quarter	Upto the Quarter	Corresponding quarter of the	Upto the Quarter of the preceding year
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	1.15	1.47	NA	NA
	b) Linked Pension Business	(0.01)	(0.01)	NA	NA
	c) Linked Business Group	NA	NA	NA	NA
	d) Non-Linked Business Individual	2.74	18.01	NA	NA
	f) Non-Linked Pension Business	NA	NA	NA	NA
	e) Non-Linked Business Group	2.93	4.32	NA	NA
	g) Participating Non Linked Individual	NA	NA	NA	NA
	h) Total Business	1.00	1.07	NA	NA
2	Net Retention Ratio	99.71	99.55	99.99	99.97
3	Expense of Management to Gross Direct Premium Ratio	26.19	25.68	23.60	26.87
4	Commission Ratio (Gross commission paid to Gross Premium)	2.38	2.73	5.12	5.74
5	Ratio of policy holder's liabilities to shareholder's funds	263.87	263.87	108.70	108.70
6	Growth rate of shareholders' fund	16.8	16.8	616.32	616.32
7	Ratio of surplus to policyholders' liability	(0.02)	1.68	0.17	0.21
8	Change in net worth	646,166	646,166	3,315,997	3,315,997
9	Profit after tax/Total Income	(16.88)	(12.18)	(5.24)	(6.72)
10	(Total real estate + loans)/(Cash + invested assets)	0.01	0.01	NA	NA
11	Total investments/(Capital + Surplus)	2.71	2.71	1.71	1.71
12	Total affiliated investments/(Capital+ Surplus)	0.06	0.06	0.05	0.05
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	7.26%	9.03%	-5.54%	3.64%
	Policholder's Fund				
	Non Linked				
	Par	8.19%	7.93%	NA	NA
	Non Par	7.93%	8.25%	NA	NA
	Linked				
	Non Par	-16.92%	-9.49%	11.36%	14.43%
	B. Without Realised Gain				
	Shareholder's Fund	7.24%	9.06%	4.05%	8.92%
	Policholder's Fund				
	Non Linked				
	Par	8.19%	7.92%	NA	NA
	Non Par	7.93%	8.25%	NA	NA
	Linked				
	Non Par	13.18%	8.45%	2.72%	5.76%
14	Conservation Ratio				
	a) Linked Business Individual	0.57	0.61	0.01	0.00
	b) Linked Business Pension	1.03	1.02	NA	NA
	c) Linked Business Group	NA	NA	NA	NA
	d) Non-Linked Business Individual	0.34	0.21	NA	NA
	f) Non-Linked Business Pension	NA	NA	NA	NA
	e) Non-Linked Business Group	NA	NA	NA	NA
	g) Participating Non Linked Individual	NA	NA	NA	NA
15	Persistency Ratio				
	For 13th month	73%	73%	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	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
<b>Equity Holding Pattern for Life Insurers</b>					
<i>(Rs in Lakhs)</i>					
1	(a) No. of shares	475,000,000	475,000,000	325000000	325000000
2	(b) Percentage of shareholding (Indian / Foreign)			NA	NA
	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)	(0.66)	(1.05)	(0.44)	(0.87)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.66)	(1.05)	(0.44)	(0.87)
6	(iv) Book value per share (Rs)	9.47	9.47	11.86	11.86