

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

FORM L-22-ANALYTICAL RATIOS*

Sl.No.	Particular	Quarter ended 31 March 2014	Year ended 31 March 2014	Quarter ended 31 March 2013	Year ended 31 March 2013
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	-37%	-41%	1%	-32%
	b) Linked Pension Business	138%	-44%	-81%	-62%
	c) Linked Business Group	-72%	-65%	NIL	280%
	d) Non-Linked Business Individual	51%	3%	-20%	-2%
	e) Group Non-Linked Pension Business	-52%	36%	-35%	-2%
	f) Non-Linked Business Group	48%	22%	85%	74%
	g) Participating Non Linked Individual	-16%	-13%	391%	470%
	h) Participating Non Linked Group - Pension	-7%	49%	NA	NA
	i) Participating Non Linked Group - Non Pension	NA	NA	NA	NA
	j) Non Par Non Linked Health Business	14903%	38803%	NA	NA
	k) Non Par Linked Health Business	-101%	-83%	-12%	-64%
	l) Total Business	-19%	28%	41%	34%
2	Net Retention Ratio	99.75%	99.51%	99.80%	99.60%
3	Expense of Management to Gross Direct Premium Ratio	9.35%	12.75%	7.60%	14.26%
4	Commission Ratio (Gross commission paid to Gross Premium)	1.66%	1.29%	1.40%	1.81%
5	Ratio of policy holder's liabilities to shareholder's funds	17.43	17.43	10.16	10.16
6	Growth rate of shareholders' fund	-6.73%	-6.73%	-9.61%	-9.61%
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs.in '000)	(252,957)	(252,957)	(399,389)	(399,389)
9	Profit after tax/Total Income	(0.00)	(0.01)	(0.01)	(0.02)
10	(Total real estate + loans)/(Cash & Invested assets)	0.07	0.07	0.06	0.06
11	Total Investments/(Capital + Surplus)	10.18	10.18	6.38	6.38
12	Total affiliated investments/(Capital+ Surplus)	5.59%	5.59%	7.22%	7.22%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	9.38%	5.62%	7.92%	8.97%
	Policyholder's Fund				
	Non Linked				
	Par	10.43%	3.48%	9.61%	11.78%
	Non Par	10.38%	4.93%	6.57%	11.29%
	Linked				
	Non Par	18.18%	12.15%	-4.59%	4.42%
	B. Without Realised Gain				
	Shareholder's Fund	8.57%	6.94%	9.39%	9.37%
	Policyholder's Fund				
	Non Linked				
	Par	8.80%	8.23%	9.60%	11.81%
	Non Par	9.04%	9.28%	6.39%	11.31%
	Linked				
	Non Par	3.54%	5.00%	-15.02%	8.56%
14	Conservation Ratio				
	a) Linked Business Individual	74%	76%	77%	75%
	b) Linked Business Pension	120%	81%	54%	71%
	c) Linked Business Group	NA	NA	NA	NA
	d) Non-Linked Business Individual	50%	49%	87%	84%
	e) Non-Linked Business Pension	NA	NA	NA	NA
	f) Non-Linked Business Group	NA	NA	NA	NA
	g) Participating Non Linked Individual	78%	69%	72%	71%
	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	NA	NA	NA	NA
	k) Non Par Linked Health Business	84%	86%	77%	67%
15	Persistency Ratio (On Policycount basis)				
	For 13th month	NA	65.29%	65.19%	65.19%
	For 25th month	NA	57.17%	62.88%	62.88%
	For 37th month	NA	50.15%	55.53%	55.53%
	For 49th Month	NA	51.58%	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	64.98%	64.58%	64.58%
	For 25th month	NA	56.25%	63.24%	63.24%
	For 37th month	NA	46.89%	46.61%	46.61%
	For 49th Month	NA	44.60%	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)	-0.07	-0.54	-0.29	-0.83
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.07	-0.54	-0.29	-0.83
6	(iv) Book value per share (Rs)	7.38	7.38	7.91	7.91

*the ratios must be calculated in accordance with instructions provided in the annexure