

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 30 June 2016	Period ended 30 June 2016	Quarter ended 30 June 2015	Period ended 30 June 2015
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(52%)	(52%)	(4%)	(4%)
	b) Linked Business Group	(46%)	(46%)	928%	928%
	c) Linked Pension Business	NA	NA	(100%)	(100%)
	d) Non-Linked Business Individual	91%	91%	723%	723%
	e) Non-Linked Business Individual Variable	67%	67%	NA	NA
	f) Non Par Non Linked Health Business	(58%)	(58%)	(84%)	(84%)
	g) Non Par Non Linked Individual Annuity	NA	NA	NA	NA
	h) Non-Linked Business Group Pension	(63%)	(63%)	25%	25%
	i) Non-Linked Business Group	51%	51%	168%	168%
	j) Participating Non Linked Individual	144%	144%	(31%)	(31%)
	k) Participating Non Linked Individual Pension	NA	NA	NA	NA
	l) Participating Non Linked Group Pension	576%	576%	(95%)	(95%)
	m) Participating Non Linked Group Pension Variable	112%	112%	72%	72%
	n) Participating Non Linked Group Non Pension Variable	30%	30%	(17%)	(17%)
	o) Total Business	71%	71%	(40%)	(40%)
2	Net Retention Ratio	92.83%	92.83%	99.26%	99.26%
3	Expense of Management to Gross Direct Premium Ratio	15.59%	15.59%	22.55%	22.55%
4	Commission Ratio (Gross commission paid to Gross Premium)	2.06%	2.06%	1.94%	1.94%
5	Ratio of policy holder's liabilities to shareholder's funds	17.22	17.22	19.65	19.65
6	Growth rate of shareholders' fund	30%	30.28%	11.64%	11.64%
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs.in '000)	1,187,820	1,187,820	409,007	409,007
9	Profit after tax/Total Income	(0.63%)	(0.63%)	(1.15%)	(1.15%)
10	(Total real estate + loans)/(Cash & invested assets)	0.08	0.08	0.10	0.10
11	Total investments/(Capital + Surplus)	12.24	12.24	12.50	12.50
12	Total affiliated investments/(Capital+ Surplus)	2.20%	2.20%	0.95%	0.95%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	8.58%	8.58%	8.59%	8.59%
	Policyholder's Fund				
	Non Linked				
	Par	8.43%	8.43%	8.61%	8.61%
	Non Par	8.61%	8.61%	8.65%	8.65%
	Linked				
	Non Par	15.18%	15.18%	10.59%	10.59%
	B. With Unrealised Gain				
	Shareholder's Fund	9.55%	9.55%	4.36%	4.36%
	Policyholder's Fund				
	Non Linked				
	Par	11.09%	11.09%	1.84%	1.84%
	Non Par	10.45%	10.45%	2.46%	2.46%
	Linked				
	Non Par	21.07%	21.07%	(2.08%)	(2.08%)
14	Conservation Ratio				
	a) Linked Business Individual	81%	81%	81%	81%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	65%	65%	54%	54%
	d) Non-Linked Business Individual	78%	78%	88%	88%
	e) Non-Linked Business Individual Variable	85%	84.97%	NA	NA
	f) Non Par Non Linked Health Business	66%	66%	22%	22%
	g) Non-Linked Business Group Pension	NA	NA	NA	NA
	h) Non-Linked Business Group	NA	NA	NA	NA
	i) Participating Non Linked Individual	70%	70%	70%	70%
	j) Participating Non Linked Individual Pension	NA	NA	NA	NA
	k) Participating Non Linked Group Pension	NA	NA	NA	NA
	l) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	m) Participating Non Linked Group Non Pension Variable	NA	NA	NA	NA
15	Persistency Ratio (On Policycount basis)				
	For 13th month	NA	61.34%	NA	59.35%
	For 25th month	NA	49.58%	NA	51.11%
	For 37th month	NA	45.79%	NA	55.18%
	For 49th Month	NA	52.20%	NA	47.10%
	for 61st month	NA	25.40%	NA	32.95%
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	66.17%	NA	62.15%
	For 25th month	NA	53.23%	NA	52.34%
	For 37th month	NA	46.38%	NA	53.29%
	For 49th Month	NA	50.29%	NA	45.24%
	for 61st month	NA	23.48%	NA	25.53%
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	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)	(0.07)	0.09	0.09
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.07)	(0.07)	0.09	0.09
6	(iv) Book value per share (Rs)	8.18	8.18	8.26	8.26