

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration Number: 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 March 2015	Year ended 31 March 2015	Quarter ended 31 March 2014	Year ended 31 March 2014
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(3%)	(10%)	(37%)	(41%)
	b) Linked Business Group	986%	521%	(72%)	(65%)
	c) Linked Pension Business	(101%)	(38%)	138%	(44%)
	d) Non-Linked Business Individual	48%	49%	51%	3%
	e) Non-Linked Business Individual Variable	NA	NA	NA	NA
	f) Non Par Non Linked Health Business	(88%)	(69%)	14903%	38803%
	g) Non-Linked Business Pension	(71%)	(63%)	(52%)	36%
	h) Non-Linked Business Group	(56%)	(32%)	48%	22%
	i) Participating Non Linked Individual	48%	77%	(16%)	(13%)
	j) Participating Non Linked Group Pension	(77%)	(5%)	2%	11%
	k) Participating Non Linked Group Pension Variable	(50%)	36%	NA	NA
	l) Participating Non Linked Group Pension Non Variable	320%	325%	NA	NA
	m) Total Business	(25%)	(8%)	(19%)	28%
2	Net Retention Ratio	99.52%	99.43%	99.75%	99.51%
3	Expense of Management to Gross Direct Premium Ratio	9.98%	12.06%	9.35%	12.75%
4	Commission Ratio (Gross commission paid to Gross Premium)	2.16%	1.80%	1.66%	1.29%
5	Ratio of policy holder's liabilities to shareholder's funds	21.41	21.41	17.43	17.43
6	Growth rate of shareholders' fund	1.97%	1.97%	(6.73%)	(6.73%)
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs.in '000)	68,889	68,889	(252,957)	(252,957)
9	Profit after tax/Total Income	0.00	0.00	0.00	(0.01)
10	(Total real estate + loans)/(Cash & invested assets)	0.10	0.10	0.07	0.07
11	Total investments/(Capital + Surplus)	13.22	13.22	10.18	10.18
12	Total affiliated investments/(Capital+ Surplus)	1.10%	1.10%	5.59%	5.59%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	11.01%	6.26%	9.38%	5.62%
	Policyholder's Fund				
	Non Linked				
	Par	11.96%	15.30%	10.43%	3.48%
	Non Par	12.31%	14.94%	10.38%	4.93%
	Linked				
	Non Par	10.62%	21.52%	18.18%	12.15%
	B. Without Realised Gain				
	Shareholder's Fund	8.46%	2.63%	8.57%	6.94%
	Policyholder's Fund				
	Non Linked				
	Par	9.90%	10.43%	8.80%	8.23%
	Non Par	10.48%	9.86%	9.04%	9.28%
	Linked				
	Non Par	10.60%	8.64%	3.54%	5.00%
14	Conservation Ratio				
	a) Linked Business Individual	79%	84%	74%	76%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	47%	74%	120%	81%
	d) Non-Linked Business Individual	78%	86%	50%	49%
	e) Non-Linked Business Individual Variable	NA	NA	NA	NA
	f) Non Par Non Linked Health Business	54%	53%	84%	86%
	g) Non-Linked Business Pension	NA	NA	NA	NA
	h) Non-Linked Business Group	NA	NA	NA	NA
	i) Participating Non Linked Individual	78%	71%	78%	69%
	j) Participating Non Linked Group Pension	NA	NA	NA	NA
	k) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	l) Participating Non Linked Group Pension Non Variable	NA	NA	NA	NA
15	Persistence Ratio (On Policycount basis)				
	For 13th month	NA	60.10%	NA	65.29%
	For 25th month	NA	55.40%	NA	57.17%
	For 37th month	NA	51.60%	NA	50.15%
	For 49th Month	NA	46.20%	NA	51.59%
	for 61st month	NA	37.30%	NA	NA
	Persistence Ratio (on Premium basis)				
	For 13th month	NA	62.90%	NA	64.96%
	For 25th month	NA	55.00%	NA	56.25%
	For 37th month	NA	50.50%	NA	46.89%
	For 49th Month	NA	43.00%	NA	44.60%
	for 61st month	NA	29.30%	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)	0.02	0.15	(0.07)	(0.54)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.02	0.15	(0.07)	(0.54)
6	(iv) Book value per share (Rs)	7.38	7.38	7.38	7.38