

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios*

Insurer: IndiaFirst Life Insurance Company Limited

27-Jan-12

| Analytical | | | | | |
|---|---|----------------------|------------------|---|--|
| Sl.No. | Particular | For the quarter | Upto the Quarter | Corresponding quarter of the preceding year | Upto the Quarter of the preceding year |
| 1 | New business premium income growth rate - segment wise | | | | |
| | a) Linked Business Individual | 0.97 | 1.26 | NA | NA |
| | b) Linked Pension Business | (0.03) | (0.01) | NA | NA |
| | c) Linked Business Group | NA | NA | NA | NA |
| | d) Non-Linked Business Individual | 2.94 | 15.73 | NA | NA |
| | f) Non-Linked Pension Business | NA | NA | NA | NA |
| | e) Non-Linked Business Group | 3.74 | 6.27 | NA | NA |
| | g) Participating Non Linked Individual | 0.66 | 442.32 | NA | NA |
| | h) Total Business | 1.41 | 1.18 | NA | NA |
| 2 | Net Retention Ratio | 99.54 | 99.55 | 99.92 | 99.95 |
| 3 | Expense of Management to Gross Direct Premium Ratio | 24.61 | 25.28 | 35.54 | 29.89 |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 2.25 | 2.55 | 3.37 | 4.92 |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | 307.99 | 307.99 | 152.47 | 152.47 |
| 6 | Growth rate of shareholders' fund | 21.9 | 21.9 | NA | NA |
| 7 | Ratio of surplus to policyholders' liability | 0.03 | 1.03 | 0.00 | 0.00 |
| 8 | Change in net worth (Rs in thousands) | 779,832 | 779,832 | 3,566,812 | 3,566,812 |
| 9 | Profit after tax/Total Income | (7.82) | (10.50) | (19.48) | (10.94) |
| 10 | (Total real estate + loans)/(Cash & invested assets) | 0.02 | 0.02 | - | - |
| 11 | Total investments/(Capital + Surplus) | 2.94 | 2.94 | 1.96 | 1.96 |
| 12 | Total affiliated investments/(Capital+ Surplus) | 0.05 | 0.05 | 0.05 | 0.05 |
| 13 | Investment Yield (Gross and Net) | | | | |
| | A. With Realised Gain | | | | |
| | Shareholder's Fund | 9.23% | 8.63% | 12.80% | 3.42% |
| | Policyholder's Fund | | | | |
| | Non Linked | | | | |
| | Par | 10.11% | 8.65% | NA | NA |
| | Non Par | 8.86% | 8.45% | 7.46% | 7.46% |
| | Linked | | | | |
| | Non Par | -12.19% | -10.40% | 28.10% | 4.03% |
| | B. Without Realised Gain | | | | |
| | Shareholder's Fund | 9.22% | 8.64% | 12.58% | 3.43% |
| | Policyholder's Fund | | | | |
| | Non Linked | | | | |
| | Par | 10.10% | 8.65% | NA | NA |
| | Non Par | 8.86% | 8.45% | 6.95% | 6.95% |
| | Linked | | | | |
| | Non Par | 2.89% | 6.56% | 30.69% | -0.32% |
| 14 | Conservation Ratio | | | | |
| | a) Linked Business Individual | 0.60 | 0.61 | 0.10 | 0.044 |
| | b) Linked Business Pension | 1.04 | 1.02 | 0.63 | 0.05 |
| | c) Linked Business Group | NA | NA | NA | NA |
| | d) Non-Linked Business Individual | 0.21 | 0.21 | - | - |
| | 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 |
| Equity Holding Pattern for Life Insurers | | <i>(Rs in Lakhs)</i> | | | |
| 1 | (a) No. of shares | 4,750,000,000 | 4,750,000,000 | 325000000 | 325000000 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | NA | NA | 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) | (0.38) | (1.33) | (1.08) | (1.84) |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | (0.38) | (1.33) | (1.08) | (1.84) |
| 6 | (iv) Book value per share (Rs) | 0.92 | 0.92 | 10.97 | 10.97 |