

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios*

Insurer: IndiaFirst Life Insurance Company Limited31-Dec-10

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	NA	NA	NA	NA
2	Net Retention Ratio	99.92	99.95	100.00	100.00
3	Expense of Management to Gross Direct Premium Ratio	35.54	29.83	67.45	67.45
4	Commission Ratio (Gross commission paid to Gross Premium)	3.37	4.92	6.54	6.54
5	Ratio of policy holder's liabilities to shareholder's funds	152.47	152.47	127.34	127.34
6	Growth rate of shareholders' fund	NA	NA	NA	NA
7	Ratio of surplus to policyholders' liability	0.00	0.00	NA	NA
8	Change in net worth	435,746	435,746	NA	NA
9	Profit after tax/Total Income	NA	NA	NA	NA
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	1.96	1.96	NA	NA
12	Total affiliated investments/(Capital+ Surplus)	0.05	0.05	0.29	0.29
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	12.80%	3.42%	NA	NA
	Policyholder's Fund			NA	NA
	Non Linked				
	Par	NA	NA		
	Non Par	7.46%	7.46%		
	Linked				
	Non Par	28.10%	4.03%		
	A. Without Realised Gain			NA	NA
	Shareholder's Fund	12.58%	3.43%	NA	NA
	Policyholder's Fund			NA	NA
	Non Linked				
	Par	NA	NA		
	Non Par	6.95%	6.95%		
	Linked				
	Non Par	30.69%	-0.32%		
14	Conservation Ratio	NA	NA	NA	NA
15	Persistency Ratio				
	For 13th month	NA	NA	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 (Rs in Lakhs)					
1	(a) No. of shares	325,000,000	325,000,000	200,000,000	200,000,000
2	(b) Percentage of shareholding (Indian / Foreign)			NA	NA
	Indian	74%	74%	NA	NA
	Foreign	26%	26%	NA	NA
3	(c) % of Government holding (in case of public sector insurance companies)	0%	0%	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.84)	(1.84)	NA	NA
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.84)	(1.84)	NA	NA
6	(iv) Book value per share (Rs)	10.94	10.94	NA	NA