

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 March 2016	Year ended 31 March 2016	Quarter ended 31 March 2015	Year ended 31 March 2015
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(55.95%)	(16.97%)	(3.20%)	(9.95%)
	b) Linked Business Group	(82.33%)	(19.32%)	985.77%	520.60%
	c) Linked Pension Business	(69.23%)	(100.58%)	(100.84%)	(37.60%)
	d) Non-Linked Business Individual	1678.73%	1473.12%	47.65%	48.94%
	e) Non-Linked Business Individual Variable	4.20%	39.34%	NA	NA
	f) Non Par Non Linked Health Business	(67.03%)	(74.26%)	(87.73%)	(69.43%)
	g) Non-Linked Business Group Pension	25.98%	(4.98%)	(70.82%)	(62.73%)
	h) Non-Linked Business Group	(16.93%)	45.44%	(55.54%)	(31.55%)
	i) Participating Non Linked Individual	11.73%	(14.91%)	48.12%	77.23%
	j) Participating Non Linked Individual Pension	NA	NA	NA	NA
	k) Participating Non Linked Group Pension	211.75%	(21.53%)	(76.65%)	(4.84%)
	l) Participating Non Linked Group Pension Variable	190.12%	142.10%	(49.65%)	35.88%
	m) Participating Non Linked Group Non Pension Variable	(93.95%)	(87.98%)	320.32%	324.84%
	n) Total Business	7.84%	(3.94%)	(24.55%)	(8.49%)
2	Net Retention Ratio	99.62%	98.46%	99.52%	99.43%
3	Expense of Management to Gross Direct Premium Ratio	9.63%	12.51%	9.98%	12.06%
4	Commission Ratio (Gross commission paid to Gross Premium)	2.59%	2.02%	2.16%	1.80%
5	Ratio of policy holder's liabilities to shareholder's funds	16.40	16.40	21.41	21.41
6	Growth rate of shareholders' fund	44.16%	44.16%	1.97%	1.97%
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs.in '000)	1,578,539.91	1,578,539.91	68,889.07	68,889.07
9	Profit after tax/Total Income	0.02	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	0.09	0.09	0.10	0.10
11	Total investments/(Capital + Surplus)	11.78	11.78	13.22	13.22
12	Total affiliated investments/(Capital+ Surplus)	2.20%	2.20%	1.10%	1.10%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	10.35%	9.01%	8.46%	2.63%
	Policyholder's Fund				
	Non Linked				
	Par	9.05%	10.03%	9.90%	10.43%
	Non Par	9.48%	9.40%	10.48%	9.86%
	Linked				
	Non Par	6.91%	9.80%	10.60%	8.64%
	B. With Unrealised Gain				
	Shareholder's Fund	12.55%	9.01%	11.01%	6.26%
	Policyholder's Fund				
	Non Linked				
	Par	11.36%	9.07%	11.96%	15.30%
	Non Par	11.27%	8.50%	12.31%	14.94%
	Linked				
	Non Par	(1.19%)	(1.17%)	10.62%	21.52%
14	Conservation Ratio				
	a) Linked Business Individual	78.04%	77.28%	79.25%	83.57%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	57.52%	46.88%	46.93%	73.72%
	d) Non-Linked Business Individual	94.71%	91.09%	77.97%	86.42%
	e) Non-Linked Business Individual Variable	46.82%	43.01%	NA	NA
	f) Non Par Non Linked Health Business	42.98%	36.40%	53.69%	52.96%
	g) Non-Linked Business Group Pension	NA	NA	NA	NA
	h) Non-Linked Business Group	NA	NA	NA	NA
	i) Participating Non Linked Individual	77.10%	75.49%	78.03%	71.16%
	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	60.53%	NA	60.10%
	For 25th month	NA	49.70%	NA	55.40%
	For 37th month	NA	50.61%	NA	51.60%
	For 49th Month	NA	48.86%	NA	46.20%
	for 61st month	NA	26.01%	NA	37.30%
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	64.07%	NA	62.90%
	For 25th month	NA	53.43%	NA	55.00%
	For 37th month	NA	50.17%	NA	50.50%
	For 49th Month	NA	47.53%	NA	43.00%
	for 61st month	NA	22.43%	NA	29.30%
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	74.00%	74.00%	74.00%	74.00%
	Foreign	26.00%	26.00%	26.00%	26.00%
3	(c) % of Government holding (in case of public sector insurance companies)	0.00%	0.00%	0.00%	0.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.30	0.14	0.02	0.15
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.30	0.14	0.02	0.15
6	(iv) Book value per share (Rs)	8.25	8.25	7.38	7.38