I.M.E. Life Insurance Company Limited

3rd Floor, Hathway Complex, Lainchaur, Kathmandu



Ensuring Future

Fig in NPR.

Corresponding Previous Year

Websi	te: www.imeli	remsurance.c	0			
Sta	tement of F	inancial Posi	ition			St
As o	n Chaitra 30, 20	080 (12th April 2	2024)			For
	_	(I localite d)		(1)	Fig in NPR. naudited)	
Particulars		(Unudited) At the end of th Quarter	nis	At the en	d of Immediate vious Year	Particulars
Assets:		-				Net Profit/(Loss) For The
Goodwill & Intangible Assets			79,740		6,931,387	Other Comprehensive I
Property and Equipment		181,0	76,986		193,406,517	Total Comprehensive
Investment Properties Deferred Tax Assets		563.2	- 24,233		- 545,581,558	
Investment in Subsidiaries		505,2	-		-	Devi
Investment in Associates			-		-	Part
Investments		14,418,2			10,039,924,068	1. Total inforce Policy cou
Loans		697,2	68,683		625,376,622	2. First Year Premium Inc 3. Single Premium
Reinsurance Assets Current Tax Assets		304.0	- 26,416		- 246,772,965	4. Renewal Premium
Insurance Receivables			-			5. Total Benefits and Clai
Other Assets		21,8	46,264		16,231,726	6. Outstanding Benefits
Other Financial Assets		,	46,024		2,465,860,399	7. Declared Bonus rate (F 8. Interim bonus rate
Cash and Cash Equivalent			11,846		376,683,004	9. Long Term Investment
Total Assets Equity:		16,861,40	9,880		14,516,768,246	10. Short Term Investme
Share Capital		4,000,0	00,000		4,000,000,000	Notes:
Share Application Money Pending	Allotment	.,,.	-		=	 Figures presented about the second sec
Share Premium		1,525,8	36,613		1,535,809,416	directive 2080 issued
Catastrophe Reserves			07,533		125,951,527	3. Figures have been reg
Retained Earnings Other Equity			46,757 79,942		617,086,323 542,664,341	Disclosure as per Se 1. Solvency Ratio : The
Total Equity		7,090,17			6,821,511,607	2079/80.
Liabilities:		.,,.	-,		-,,,	Reinsurance: Compa line of buiness.
Provisions		24,5	27,952		27,565,865	3. Details regarding le
Gross Insurance Contract Liabilitie	25	8,906,7	28,908		7,057,417,514	have negative impact
Deferred Tax Liabilities Insurance Payable		110.0	-		-	 Corporate Governar and implementation
Current Tax Liabilities		119,0	25,697		103,291,748	of directors, Audit C
Borrowings			-		-	practices in the comp designed keeping the
Other Liabilities		278,7	99,191		218,563,016	5. Regulator limit on e
Other Financial Liabilities			57,287		288,418,496	Insurance authority. 6. Interim Financial Rep
Total Liabilities Total Equity and Liabilities		9,771,23 16,861,40			7,695,256,638 14,516,768,246	Additional Disclo
					14,510,700,240	Auditional Disclo
		Profit or Lo tra 30, 2080 (12t		12024)		
i oi tiio quu				,	Fig in NPR.	A. Financial Statem
Particulars	Curre			esponding Previous Year		 Statement of Fina
i ui ticuiui b	This Quarter	Upto this Quarter (YTD)	This	Quarter	Upto this	ii Kov Enancial indic
Income:		Quarter (YTD)				
Gross Earned Premiums					Quarter (YTD)	Earnings per share
Premiums Ceded	1,183,227,069	3,291,521,912	1,1	09,042,589		Earnings per share Price Earnings Ratio (
	(63,353,690)	(175,883,779)	(1	09,042,589 3,388,846)	Quarter (YTD)	Earnings per share Price Earnings Ratio (Net Worth per Share
Net Earned Premiums		(175,883,779)	(1	09,042,589	Quarter (YTD) 2,985,857,370	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share
Commission Income	(63,353,690) 1,119,873,379	(175,883,779) 3,115,638,133	(1	09,042,589 3,388,846) 5,653,743	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share B. Management Ana i) The Company has
Commission Income Other Direct Income	(63,353,690) 1,119,873,379 3,032,301	(175,883,779) 3,115,638,133 - 7,325,983	(1 1,09	09,042,589 3,388,846) 5,653,743 2,914,553	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 - 7,848,365	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share B. Management Ana i) The Company has sustainable growt
Commission Income	(63,353,690) 1,119,873,379	(175,883,779) 3,115,638,133 - 7,325,983	(1 1,09	09,042,589 3,388,846) 5,653,743	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share B. Management Ana i) The Company has sustainable growt ii) The Company is ir
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and	(63,353,690) 1,119,873,379 3,032,301	(175,883,779) 3,115,638,133 7,325,983 34,412,100	(1 1,09	09,042,589 3,388,846) 5,653,743 2,914,553	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 - 7,848,365 36,323,346	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company has C. Details to Legal A
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans	(63,353,690) 1,119,873,379 3,032,301 20,145,463	(175,883,779) 3,115,638,133 7,325,983 34,412,100	(1 1,09	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 - 7,848,365	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company has C. Details to Legal A i) Except in the norm
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and	(63,353,690) 1,119,873,379 3,032,301 20,145,463	(175,883,779) 3,115,638,133 7,325,983 34,412,100	(1 1,09	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 - 7,848,365 36,323,346	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company has C. Details to Legal A i) Except in the norr company during t
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value	(63,353,690) 1,119,873,379 3,032,301 20,145,463	(175,883,779) 3,115,638,133 7,325,983 34,412,100	(1 1,09	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 - 7,848,365 36,323,346	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ii iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 - 3,973,145	(1 1,09 2.	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - - - 94,186	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company isai iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 - 3,973,145	(1 1,09 2.	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - -	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ii iii) The Company is iii iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses:	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 - 3,973,145 4,122,739,840	(1 1,09 2. 1,34	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - - 94,186 2,725,305 -	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company ias iii) The Company ias C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 - 3,973,145 4,122,739,840 - 1,138,290,974	(1 1,09 2: 1,34	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - - - 94,186	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 - 203,869,005 (11,413,854)	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 - 3,973,145 4,122,739,840 - 1,138,290,974 (51,247,556)	(1 1,09 2. 1,34	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 3,508,107,458 3,508,107,458 800,198,217 (6,525,992)	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ii iii) The Company is iii iii) The Company is is c. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim traded and days o
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 - 203,869,005	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 - 3,973,145 4,122,739,840 - 1,138,290,974 (51,247,556)	(1 1,09 2. 1,34	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - - 94,186 2,725,305 - 67,234,469	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim traded and days o
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 - 203,869,005 (11,413,854)	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 - 3,973,145 4,122,739,840 - 1,138,290,974 (51,247,556)	(1 1,09 2 1,34	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 3,508,107,458 3,508,107,458 800,198,217 (6,525,992)	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim traded and days o Minimum Value
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 - 203,869,005 (11,413,854)	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 	(1 1,09 2. 1,34	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 3,508,107,458 3,508,107,458 800,198,217 (6,525,992)	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim traded and days o Minimum Value Closing Price
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - - 3,104,977 1,468,274,770 - 203,869,005 (11,413,854) 873,725,968 - 1,066,181,118 107,396,391	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 4,122,739,840 1,138,290,974 (51,247,556) 1,849,311,394 2,936,354,812 311,796,479	(1 1,09 2. 1,34 10 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 677,234,469 98,967,966 72,909,460 - 9,111,895 01,581,091	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 573,396,020 6,525,992 7,779,896,739 1,779,896,739 2,573,568,964 326,212,581	 Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt iii) The Company has C. Details to Legal A ii) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim traded and days o Minimum Value Closing Price E. Problem and Cha Recruitment and r
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 - 203,869,005 (11,413,854) 873,725,968 - 1,066,181,118 107,396,391 8,399,050	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 4,122,739,840 	(1 1,09 2. 1,34 10 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966 72,909,460 - 9,111,895 01,581,091 7,656,821	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 573,396,020 6,525,992) 1,779,896,739 2,573,568,964 326,212,581 21,678,334	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is iii) The Company las c. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim traded and days o Minimum Value Closing Price E. Problem and Cha • Recruitment and r
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees Other Direct expenses	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 2 03,869,005 (11,413,854) 873,725,968 - 1,066,181,118 107,396,391 8,399,050 558,680	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 4,122,739,840 	(1 1,09 2. 1,34 10 7 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966 72,909,460 - 9,111,895 01,581,091 7,656,821 1,239,430	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 573,396,020 6,525,992) 1,779,896,739 2,573,568,964 326,212,581 21,678,334	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ai iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market open ii) Maximum, Minim traded and days o Minimum Value Closing Price E. Problem and Cha
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 - 203,869,005 (11,413,854) 873,725,968 1,066,181,118 107,396,391 8,399,050 558,680 74,432,292	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 4,122,739,840 - 1,138,290,974 (51,247,556) 1,849,311,394 2,936,354,812 311,796,479 23,367,286 1,440,380 216,085,460	(1 1,09 2. 1,34 10 7 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - - - - - - - - - - - - - - - - - -	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 573,396,020 1,779,896,739 1,779,896,739 2,573,568,964 326,212,581 21,678,334 1,246,560 184,380,632	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market oper ii) Maximum, Minim traded and days o <u>Minimum Value</u> Closing Price E. Problem and Cha • Recruitment and r • Changing regulate • Political instabilit environment. • Global economy, i
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees Other Direct expenses Employee Benefits Expenses Depreciation and Amortization Expenses	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 2 03,869,005 (11,413,854) 873,725,968 - 1,066,181,118 107,396,391 8,399,050 558,680	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 4,122,739,840 	(1 1,09 2. 1,34 10 7 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966 72,909,460 - 9,111,895 01,581,091 7,656,821 1,239,430	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 3,508,107,458 3,508,104 3,20,212,581 3,21,678,334 3,24,550 3,508 3,50	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of Share i) Management viee transaction of the share market oper ii) Maximum, Minim traded and days o Minimum Value Maximum Value Closing Price E. Problem and Cha . Recruitment and r . Changing regulate . Global economy, i F. Strategy
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees Other Direct expenses Employee Benefits Expenses Depreciation and Amortization Expenses Impairment Losses	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 2 03,869,005 (11,413,854) 873,725,968 1,066,181,118 107,396,391 8,399,050 558,680 74,432,292 7,338,263	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 961,390,478 4,122,739,840 	(1 1,09 2. 1,34 10 7 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966 72,909,460 - 9,111,895 01,581,091 7,656,821 1,239,430 67,785,609 4,755,617	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 3,6,323,346 573,396,020 573,396,020 573,396,020 3,508,107,458 3,508,11 3,5058,91 3,5058,91	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market oper ii) Maximum, Minim traded and days o <u>Minimum Value</u> Closing Price E. Problem and Cha • Recruitment and r • Changing regulate • Political instabilit environment. • Global economy, i
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees Other Direct expenses Employee Benefits Expenses Depreciation and Amortization Expenses Impairment Losses Other Operating Expenses	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 - 203,869,005 (11,413,854) 873,725,968 1,066,181,118 107,396,391 8,399,050 558,680 74,432,292	(175,883,779) 3,115,638,133 7,325,983 34,412,100 961,390,478 4,122,739,840 - 1,138,290,974 (51,247,556) 1,849,311,394 2,936,354,812 311,796,479 23,367,286 1,440,380 216,085,460	(1 1,09 2. 1,34 10 7 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - - - - - - - - - - - - - - - - - -	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 36,323,346 573,396,020 573,396,020 573,396,020 573,396,020 1,779,896,739 1,779,896,739 2,573,568,964 326,212,581 21,678,334 1,246,560 184,380,632	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company is ir iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market oper ii) Maximum, Minim traded and days of Minimum Value Maximum Value Closing Price E. Problem and Cha • Recruitment and r • Changing regulate • Political instabilit environment. • Global economy, i F. Strategy • Better manageme • Focus on investme • Closely monitorin
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees Other Direct expenses Employee Benefits Expenses Depreciation and Amortization Expenses Impairment Losses	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 - 3,104,977 1,468,274,770 2 03,869,005 (11,413,854) 873,725,968 1,066,181,118 107,396,391 8,399,050 558,680 74,432,292 7,338,263	(175,883,779) 3,115,638,133 	(1 1,09 2. 1,34 10 7 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966 72,909,460 - 9,111,895 01,581,091 7,656,821 1,239,430 67,785,609 4,755,617	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 3,6,323,346 573,396,020 573,396,020 573,396,020 3,508,107,458 3,508,11 3,5058,91 3,5058,91	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share B. Management Ana i) The Company has sustainable growt ii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market oper ii) Maximum, Minim traded and days o Minimum Value Closing Price E. Problem and Cha · Recruitment and r · Changing regulate · Political instabilit environment. · Global economy, i F. Strategy · Better manageme · Closely monitorin · Developing huma
Commission Income Other Direct Income Interest Income on Loan to Policyholders Income from Investments and Loans Net Gain/(Loss) on Fair Value Changes Net Realised Gains/(Losses) Other Income Total Income Expenses: Gross Benefits and Claims Paid Claims Ceded Gross Change in Contract Liabilities Change in Contract Liabilities Ceded to Reinsurers Net Benefits and Claims Paid Commission Expenses Service Fees Other Direct expenses Employee Benefits Expenses Depreciation and Amortization Expenses Impairment Losses Other Operating Expenses Finance Cost	(63,353,690) 1,119,873,379 3,032,301 20,145,463 322,118,650 3,104,977 1,468,274,770 203,869,005 (11,413,854) 873,725,968 1,066,181,118 107,396,391 8,399,050 558,680 74,432,292 7,338,263 107,134,261	(175,883,779) 3,115,638,133 	(1 1,09 2. 1,34 10 7 7 1,03	09,042,589 3,388,846) 5,653,743 2,914,553 15,223,683 28,839,140 - - 94,186 2,725,305 - 67,234,469 98,967,966 72,909,460 - 9,111,895 01,581,091 7,656,821 1,239,430 67,785,609 4,755,617 - 51,656,670	Quarter (YTD) 2,985,857,370 (95,412,829) 2,890,444,541 7,848,365 3,6,323,346 573,396,020 573,396,020 573,396,020 3,508,107,458 3,508,107,58 3,508,100,100,100,100,100,100,100,100,100,1	Earnings per share Price Earnings Ratio (Net Worth per Share Total Assets per Share i) The Company has sustainable growt ii) The Company is ir iii) The Company is ir iii) The Company has C. Details to Legal A i) Except in the norr company during t ii) No legal suit rela promoter of the C D. Analysis of share i) Management view transaction of the share market oper ii) Maximum, Minim traded and days of Minimum Value Maximum Value Closing Price E. Problem and Cha • Recruitment and r • Changing regulate • Political instabilit environment. • Global economy, i F. Strategy • Better manageme • Focus on investme • Closely monitorin

Equity Method and Tax

Profit Before Tax

Earning Per Share

Basic EPS

Diluted EPS

Income Tax Expenses

Associates Accounted for Using

Share of Net Profit of Associates

accounted using Equity Method

Net Profit/(Loss) For The Year

96,834,715

96,834,715

96,834,715

331,560,066

331,560,066

331,560,066

11.05

11.05

68,938,173

68,938,173

68,938,173

188,613,568

188,613,568

188,613,568

8.98

8.98

r un neuros	This Quarter	Upto this Quarter (YTD)	This	Quarter	Upto this Quarter (YTD)
Net Profit/(Loss) For The Year	96,834,715	331,560,066	68,938,173		188,613,568
Other Comprehensive Income	(54,565,229)	(52,928,025)	(!	5,136,482)	(5,136,482)
Total Comprehensive Income	42,269,486	278,632,041	63	8,801,691	183,477,086
OTHER DETAILS					
Particulars		Current Year		Previous Year	
Farticulars	Upto this Quarter (Jpto this Quarter (YTD)		Upto this Quarter (YTD)	
. Total inforce Policy count		47	71,635		353,137
2. First Year Premium Including single premium		1,030,73	1,030,733,590		965,494,305
8. Single Premium		36,393,554		63,003,092	
I. Renewal Premium		2,260,788,323		2,020,363,065	
5. Total Benefits and Claims Paid in	1342		1,369		
5. Outstanding Benefits and Claims	33			45	
7. Declared Bonus rate (FY 2079.80)	Rs. 22 to Rs. 80		Rs. 20 to Rs. 70		
3. Interim bonus rate		Rs. 22 to	Rs. 80		Rs. 20 to Rs. 70
9. Long Term Investments (Amount	:)	14,347,22	29,690		8,047,105,740
0. Short Term Investments (Amou	71,000,000			1,150,500,000	
latas					

Statement of Other Comprehensive Income For the quarter ended Chaitra 30, 2080 (12th April 2024)

Current Year

resented above may vary with the audited figures. nancial Statement are prepared as per Nepal Financial Reporting Standard (NFRS) and Financial 2080 issued by Nepal Insurance authority

ave been regrouped and rearranged wherever necessary.

as per Section 84(3) of Insurance Act, 2079

Ratio : The company has maintiained solvency ratio of 2.8 As per Actuarial Valuation Report of FY

nce: Company has entered adequate reinsurance arrangement to cover the risk associated with its iness

egarding legal proceeding: There are no any legal proceedings during the period which might ative impact on the reserve, profit or cash flow position of the company.

e Governance: Company has a separate Governance Unit in place for the continuous monitoring ementation of Corporate Governance Directive issued by the Nepal Insurance Authority. The board ors, Audit Committee and Senior Management are committed to upholding good governance in the company. The organisation structure, internal control system and management practices are keeping the best corporate governance practices in mind.

r limit on expenses ratio : The company's expenses are within the ratio as prescribed by Nepal authority.

nancial Report has been published in the company's website www.imelifeinsurance.com nal Disclosure as per Securities Registration and Issuance Regulation - 2073 (Sub-Rule (1) of Rule 26, Annex 14) for

Third Quarter of FY 2080/81

al Statement

nent of Financial Position and Statement of Profit or loss Published along with this report

n. Rey infancial indicators and fattos				
Earnings per share	11.05			
Price Earnings Ratio (P/E Ratio)	49.80			
Net Worth per Share	177.25			
Total Assets per Share	421.54			

ment Analysis

mpany has formulated its strategy comprising long term as well as short term plan focusing on hable growth through business diversification and customer service excellence. mpany is improvising its IT Infrastructure as well and adopting digitization.

mpany has been utilizing its capital to the optimum Level.

to Legal Action

in the normal course of business, no lawsuit of material nature has been filed by or against the iny during the review guarter period.

al suit related to criminal activity has been filed by or against the director/ organization/ oter of the Company during the period.

is of share transaction and progress of the insurance

gement view on share transaction of the insurance at securities market- since price and ction of the company's shares are being determined at Nepal Stock Exchange through open market operation, management view on this is neutral.

num, Minimum and last share price of the Company including total number of transactions and days of transaction during the guarter.

-	Problem and Challenges				
	Closing Price	Rs.550.40	Total Days Transacted	58	
	Maximum Value	Rs.575	Total Amount of Share transaction	Rs. 1,353,186,478	
	Minimum Value	Rs. 505	Total Share Transacted	2,484,441	
traded and days of transaction during the quarter.					

n and Challenge itment and retention of quality human resources.

- ging regulatory framework and its timely adaptation.
- al instability and current national economic status have resulted distress in the business
- nment. economy, inflation and war has an adverse effect on national economy resulting price hikes.

JY

- management of assets and liabilities.
- on investment diversification
- y monitoring internal and external environment changes and adopting proactive approaches. oping human resources through online trainings and motivating them for growth.

te Governance

- i) Committees like Human Resource Committee, Audit Committee, AML/CFT Committee have been constituted to carry out operations and these committees have been involved in major policy/plans related decisions.
- ii) The company is committed to maintain high standard of corporate governance by compliance to legal and regulatory requirement.
- iii) Good Corporate Governance is an integral part of the Company to safeguard the interest of stakeholders.

H. Declaration by the Chief Executive Officer on the truthfulness and accuracy of information

I, CEO of the insurance company, take responsibility for the truthfulness of the information and details disclosed in this report. I also herby declare that to the best of my knowledge and belief, the information disclosed in this report are true, fair and complete and have not concealed any matters that can adversely affect the investment decisions of the investors.