

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.09.15	Up to The Period 30.09.15	For the quarter 30.09.14	Up to The Period 30.09.14
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-19.5%	6.3%	57.41%	-7.19%
	- Linked Life	-27.0%	-22.7%	-59.46%	-66.60%
	Life -Group Business	71.9%	76.2%	7.27%	-9.28%
	Pension	-	-84.2%	-100.0%	-95.19%
	Annuities	-	288.3%	-100.0%	-65.67%
2	Net Retention Ratio	99.8%	99.8%	99.74%	99.71%
3	Expense of Management to Gross Direct Premium Ratio	58.1%	59.2%	47.08%	45.90%
4	Commission Ratio (Gross commission paid to Gross Premium)	7.1%	6.7%	6.08%	5.21%
5	Ratio of policy holder's liabilities to shareholder's funds	398.9%	398.9%	409.0%	409.0%
6	Growth rate of shareholders' fund	14.4%	14.4%	23.20%	23.20%
7	Ratio of surplus to policyholders' liability	2.1%	2.1%	2.52%	2.52%
8	Change in net worth (Rs. In lakhs)	61 77 43	61 77 43	80 90 37	80 90 37
9	Profit after tax/Total Income	-3.1%	-1.0%	3.67%	1.15%
10	(Total real estate + loans)/(Cash & invested assets)	0.1%	0.1%	0.06%	0.06%
11	Total investments/(Capital + Surplus)	510.3%	510.3%	498.58%	498.58%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	2.9%	4.6%	3.0%	4.9%
	Non-Par	6.2%	9.8%	2.8%	5.3%
	Linked				
	Non-Par	2.2%	2.4%	6.5%	8.9%
	Shareholders	1.1%	2.6%	2.03%	3.94%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	2.9%	4.6%	3.0%	7.1%
	Non-Par	5.8%	9.1%	3.2%	7.0%
	Linked				
	Non-Par	2.2%	2.4%	6.5%	17.6%
	Shareholders	0.5%	1.7%	2.51%	6.61%
14	Conservation Ratio				
	Participating Life	70.1%	67.3%	64.70%	60.80%
	Non-participating Life	21.7%	5.9%	47.48%	-9.77%
	Linked Life	27.8%	30.5%	30.97%	27.83%
	Linked Pension	49.8%	41.8%	66.29%	69.80%
15	Persistency Ratio # (Premium basis)				
	For 13th month	59.7%	66.2%	57.88%	58.48%
	For 25th month	51.0%	50.9%	55.78%	57.62%
	For 37th month	53.9%	55.3%	72.44%	70.95%
	For 49th Month	71.7%	70.1%	19.62%	19.47%
	for 61st month	12.0%	12.2%	6.95%	6.95%
	Persistency Ratio (Number basis)				
	For 13th month	41.2%	44.6%	39.5%	41.8%
	For 25th month	28.4%	29.7%	26.7%	30.4%
	For 37th month	24.2%	27.3%	32.6%	32.8%
	For 49th Month	31.3%	31.4%	14.1%	14.3%
	for 61st month	8.6%	8.7%	6.1%	5.9%
	Renewal Rates (Premium basis)				
	For 13th month	39.6%	41.0%	37.7%	43.4%
	For 25th month	59.1%	63.7%	56.6%	82.9%
	For 37th month	66.4%	70.5%	65.1%	30.8%
	For 49th Month	73.5%	78.3%	64.6%	65.7%
	for 61st month	45.0%	47.5%	45.7%	90.4%
	Renewal Rates (Number basis)				
	For 13th month	37.1%	38.9%	34.5%	38.5%
	For 25th month	51.4%	55.9%	55.7%	81.0%
	For 37th month	66.1%	69.4%	59.8%	25.8%
	For 49th Month	69.2%	74.7%	63.1%	70.1%
	for 61st month	45.0%	46.7%	51.5%	89.8%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17502 04 00	17502 04 00	17500 00 00	17500 00 00
2	(b) Percentage of shareholding				
	Indian	100%	100%	100%	100%
	Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)				
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.45)	(0.23)	0.51	0.31
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.44)	(0.22)	0.51	0.31
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.45)	(0.23)	0.51	0.31
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.44)	(0.22)	0.51	0.31
6	(iv) Book value per share (Rs)	28.08	28.08	24.55	24.55