

**FORM L-22 - Analytical Ratios\***

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.12.15	Up to The Period 31.12.15	For the quarter 31.12.14	Up to The Period 31.12.14
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-21.1%	-5.8%	24.45%	4.57%
	- Linked Life	28.4%	-2.0%	-47.38%	-60.82%
	Life -Group Business	80.4%	78.0%	36.06%	5.58%
	Pension	-	-84.2%	-100.0%	-95.31%
	Annuities	-36.0%	46.9%	-40.0%	-49.63%
2	Net Retention Ratio	99.8%	99.8%	99.73%	99.72%
3	Expense of Management to Gross Direct Premium Ratio	55.2%	57.5%	51.03%	47.97%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.9%	6.3%	5.75%	5.43%
5	Ratio of policy holder's liabilities to shareholder's funds	419.8%	419.8%	424.1%	424.1%
6	Growth rate of shareholders' fund	10.2%	10.2%	25.14%	25.14%
7	Ratio of surplus to policyholders' liability	26.8%	2.8%	20.91%	3.47%
8	Change in net worth (Rs. 000's)	44 44 00	44 44 00	87 78 97	87 78 97
9	Profit after tax/Total Income	-3.8%	-2.1%	2.59%	1.68%
10	(Total real estate + loans)/(Cash & invested assets)	0.1%	0.1%	0.06%	0.06%
11	Total investments/(Capital + Surplus)	524.8%	524.8%	515.25%	515.25%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	<u>A. With Realised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	1.7%	6.4%	-1.8%	6.2%
	Non-Par	0.8%	3.8%	1.2%	6.3%
	<u>Linked</u>				
	Non-Par	1.2%	3.7%	2.8%	12.3%
	<u>Shareholders</u>	1.7%	1.9%	2.87%	7.04%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	1.7%	6.4%	2.5%	13.5%
	Non-Par	1.1%	3.5%	4.6%	11.8%
	<u>Linked</u>				
	Non-Par	1.2%	3.7%	7.0%	11.8%
	<u>Shareholders</u>	1.9%	1.3%	6.19%	26.55%
14	Conservation Ratio				
	Participating Life	67.5%	67.4%	63.78%	62.01%
	Non-participating Life	48.5%	21.2%	49.95%	16.48%
	Linked Life	28.5%	29.8%	25.62%	27.19%
	Linked Pension	57.1%	44.6%	38.47%	60.65%
15	Persistency Ratio # (Premium basis)				
	For 13th month	52.3%	62.5%	57.17%	59.54%
	For 25th month	48.3%	51.2%	57.29%	58.49%
	For 37th month	54.3%	55.7%	55.72%	65.87%
	For 49th Month	54.0%	64.7%	87.32%	41.78%
	for 61st month	87.6%	36.7%	8.89%	7.78%
	Persistency Ratio (Number basis)				
	For 13th month	39.5%	44.7%	40.5%	43.4%
	For 25th month	28.2%	30.6%	30.4%	31.5%
	For 37th month	25.0%	27.4%	26.2%	30.8%
	For 49th Month	24.8%	29.3%	55.2%	26.4%
	for 61st month	54.5%	22.0%	7.4%	6.5%
	Renewal Rates (Premium basis)				
	For 13th month	39.2%	42.8%	41.5%	45.2%
	For 25th month	57.5%	64.6%	60.1%	79.1%
	For 37th month	65.1%	72.4%	65.2%	43.0%
	For 49th Month	71.9%	78.4%	70.7%	63.6%
	for 61st month	63.0%	52.7%	43.8%	58.6%
	Renewal Rates (Number basis)				
	For 13th month	37.2%	40.7%	36.7%	39.2%
	For 25th month	50.7%	57.2%	56.8%	62.0%
	For 37th month	59.0%	68.7%	62.9%	67.7%
	For 49th Month	70.4%	76.3%	66.5%	68.2%
	for 61st month	66.5%	55.2%	49.6%	54.7%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17504 77 25	17504 77 25	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)	(0.64)	(0.87)	0.42	0.73
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.63)	(0.85)	0.42	0.73
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.64)	(0.87)	0.41	0.72
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.63)	(0.85)	0.41	0.72
6	(iv) Book value per share (Rs)	27.50	27.50	24.97	24.97