

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.06.16	Up to The Period 30.06.16	For the quarter 30.06.15	Up to The Period 30.06.15
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-21.6%	-21.6%	70.2%	70.2%
	- Linked Life	116.4%	116.4%	-17.1%	-17.1%
	Life -Group Business	119.6%	119.6%	82.6%	82.6%
	Pension	-	-	-100.0%	-100.0%
	Annuities	-100.0%	-100.0%	288.3%	288.3%
2	Net Retention Ratio	99.7%	99.7%	99.7%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	49.9%	49.9%	60.7%	60.7%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.9%	4.9%	6.0%	6.0%
5	Ratio of policy holder's liabilities to shareholder's funds	411.4%	411.4%	377.9%	377.9%
6	Growth rate of shareholders' fund	7.1%	7.1%	19.1%	19.1%
7	Ratio of surplus to policyholders' liability	-0.1%	-0.1%	0.6%	0.6%
8	Change in net worth (Rs. In Lakhs)	35 56	35 56	80 41	80 41
9	Profit after tax/Total Income	-5.0%	-5.0%	2.4%	2.4%
10	(Total real estate + loans)/(Cash & invested assets)	0.1%	0.1%	0.1%	0.1%
11	Total investments/(Capital + Surplus)	565.7%	565.7%	496.8%	496.8%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	0.8%	0.8%	2.3%	2.3%
	Non-Par	1.1%	1.1%	2.7%	2.7%
	Linked				
	Non-Par	1.7%	1.7%	2.9%	2.9%
	Shareholders	-9.7%	-9.7%	4.7%	4.7%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	1.6%	1.6%	1.9%	1.9%
	Non-Par	5.1%	5.1%	2.2%	2.2%
	Linked				
	Non-Par	1.7%	1.7%	-1.0%	-1.0%
	Shareholders	1.4%	1.4%	1.0%	1.0%
14	Conservation Ratio				
	Participating Life	66.4%	66.4%	62.6%	62.6%
	Non-participating Life	27.1%	27.1%	-14.2%	-14.2%
	Linked Life	39.6%	39.6%	33.7%	33.7%
	Linked Pension	69.5%	69.5%	34.0%	34.0%
15	Persistency Ratio # (Premium basis)				
	For 13th month	47.7%	47.7%	67.9%	67.9%
	For 25th month	64.6%	64.6%	32.5%	32.5%
	For 37th month	45.1%	45.1%	21.4%	21.4%
	For 49th Month	54.1%	54.1%	22.1%	22.1%
	for 61st month	66.6%	66.6%	3.2%	3.2%
	Persistency Ratio (Number basis)				
	For 13th month	37.3%	37.3%	43.7%	43.7%
	For 25th month	28.8%	28.8%	24.6%	24.6%
	For 37th month	23.0%	23.0%	19.5%	19.5%
	For 49th Month	27.7%	27.7%	16.5%	16.5%
	for 61st month	28.8%	28.8%	3.8%	3.8%
	Renewal Rates (Premium basis)				
	For 13th month	39.8%	39.8%	35.9%	35.9%
	For 25th month	48.2%	48.2%	59.2%	59.2%
	For 37th month	65.2%	65.2%	63.8%	63.8%
	For 49th Month	71.6%	71.6%	72.8%	72.8%
	for 61st month	74.5%	74.5%	7.4%	7.4%
	Renewal Rates (Number basis)				
	For 13th month	35.8%	35.8%	35.0%	35.0%
	For 25th month	39.1%	39.1%	51.7%	51.7%
	For 37th month	59.4%	59.4%	62.7%	62.7%
	For 49th Month	69.7%	69.7%	70.8%	70.8%
	for 61st month	72.3%	72.3%	13.8%	13.8%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17504 92 25	17504 92 25	17502 04 00	17502 04 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)	(0.93)	(0.93)	0.22	0.22
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.91)	(0.91)	0.22	0.22
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.93)	(0.93)	0.22	0.22
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.91)	(0.91)	0.22	0.22
6	(iv) Book value per share (Rs)	30.72	30.72	28.69	28.69