

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

| Sl.No. | Particular | For the quarter 30.09.16 | Up to The Period 30.09.16 | For the quarter 30.09.15 | Up to The Period 30.09.15 |
|--------|---|--------------------------------|---------------------------------|--------------------------------|---------------------------------|
| 1 | New business premium income growth rate - segment wise | | | | |
| | Life -Individual business | | | | |
| | - Participating Life | -3.5% | -11.8% | -19.5% | 6.3% |
| | - Linked Life | 137.2% | 127.5% | -27.0% | -22.7% |
| | Life -Group Business | 22.5% | 63.1% | 71.9% | 76.2% |
| | Pension | 6900% | 7233.3% | - | -84.2% |
| | Annuities | - | 850.0% | - | 288.3% |
| 2 | Net Retention Ratio | 99.8% | 99.7% | 99.8% | 99.8% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 50.0% | 50.0% | 58.1% | 59.2% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 6.4% | 5.7% | 7.1% | 6.7% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | 409.9% | 409.9% | 398.9% | 398.9% |
| 6 | Growth rate of shareholders' fund | 13.3% | 13.3% | 14.4% | 14.4% |
| 7 | Ratio of surplus to policyholders' liability | 0.1% | 0.1% | 2.1% | 2.1% |
| 8 | Change in net worth (Rs. 000's) | 65 38 20 | 65 38 20 | 61 77 43 | 61 77 43 |
| 9 | Profit after tax/Total Income | 4.9% | 0.9% | 3.4% | 6.2% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | 0.1% | 0.1% | 0.1% | 0.1% |
| 11 | Total investments/(Capital + Surplus) | 558.6% | 558.6% | 510.3% | 510.3% |
| 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 | 2.8% | 3.6% | 2.9% | 4.6% |
| | Non-Par | 2.1% | 2.1% | 6.2% | 9.8% |
| | <u>Linked</u> | | | | |
| | Non-Par | -1.2% | 0.6% | 2.2% | 2.4% |
| | <u>Shareholders</u> | -1.1% | -10.5% | 1.1% | 2.6% |
| | <u>B. With Unrealised Gains</u> | | | | |
| | <u>Policyholders</u> | | | | |
| | <u>Non-Linked</u> | | | | |
| | Par | 3.4% | 5.0% | 2.9% | 4.6% |
| | Non-Par | -1.9% | 1.3% | 5.8% | 9.1% |
| | <u>Linked</u> | | | | |
| | Non-Par | -1.2% | 0.6% | 2.2% | 2.4% |
| | <u>Shareholders</u> | -1.3% | 0.2% | 0.5% | 1.7% |
| 14 | Conservation Ratio | | | | |
| | Participating Life | 65.8% | 66.0% | 70.1% | 67.3% |
| | Non-participating Life | 44.8% | 37.3% | 21.7% | 5.9% |
| | Linked Life | 39.1% | 39.3% | 27.8% | 30.5% |
| | Linked Pension | 69.2% | 69.3% | 49.8% | 41.8% |
| 15 | Persistency Ratio # (Premium basis) | | | | |
| | For 13th month | 45.2% | 49.0% | 59.7% | 66.2% |
| | For 25th month | 48.9% | 56.4% | 51.0% | 50.9% |
| | For 37th month | 46.6% | 46.9% | 53.9% | 55.3% |
| | For 49th Month | 52.7% | 54.2% | 71.7% | 70.1% |
| | for 61st month | 51.1% | 58.2% | 12.0% | 12.2% |
| | Persistency Ratio (Number basis) | | | | |
| | For 13th month | 34.2% | 38.5% | 41.2% | 44.6% |
| | For 25th month | 25.4% | 28.6% | 28.4% | 29.7% |
| | For 37th month | 21.9% | 23.8% | 24.2% | 27.3% |
| | For 49th Month | 22.4% | 25.6% | 31.3% | 31.4% |
| | for 61st month | 24.2% | 26.7% | 8.6% | 8.7% |
| | Renewal Rates (Premium basis) | | | | |
| | For 13th month | 40.2% | 42.9% | 39.6% | 41.0% |
| | For 25th month | 50.6% | 53.5% | 59.1% | 63.7% |
| | For 37th month | 59.8% | 67.5% | 66.4% | 70.5% |
| | For 49th Month | 69.9% | 75.6% | 73.5% | 78.3% |
| | for 61st month | 73.0% | 77.2% | 45.0% | 47.5% |
| | Renewal Rates (Number basis) | | | | |
| | For 13th month | 33.3% | 37.4% | 37.1% | 38.9% |
| | For 25th month | 43.9% | 46.5% | 51.4% | 55.9% |
| | For 37th month | 52.5% | 60.7% | 66.1% | 69.4% |
| | For 49th Month | 68.4% | 73.3% | 69.2% | 74.7% |
| | for 61st month | 69.7% | 74.8% | 45.0% | 46.7% |
| 16 | NPA Ratio | | | | |
| | Gross NPA Ratio | - | - | - | - |
| | Net NPA Ratio | - | - | - | - |

| Equity Holding Pattern for Life Insurers | | | | | |
|--|--|-------------|-------------|-------------|-------------|
| 1 | (a) No. of shares | 17507 52 25 | 17507 52 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) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 0.84 | (0.09) | (0.45) | (0.23) |
| | (b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 0.82 | (0.08) | (0.44) | (0.22) |
| 5 | (a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 0.84 | (0.09) | (0.45) | (0.23) |
| | (b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 0.82 | (0.08) | (0.44) | (0.22) |
| 6 | (iv) Book value per share (Rs) | 31.80 | 31.80 | 28.08 | 28.08 |