

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.12.16	Up to The Period 31.12.16	For the quarter 31.12.15	Up to The Period 31.12.15
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-15.4%	-13.1%	-21.1%	-5.8%
	- Linked Life	15.0%	67.9%	28.4%	-2.0%
	Life -Group Business	-29.6%	23.4%	80.4%	78.0%
	Pension	0%	17173.3%	-	-84.2%
	Annuities	2928.1%	1524.0%	-36.0%	46.9%
2	Net Retention Ratio	99.8%	99.7%	99.8%	99.8%
3	Expense of Management to Gross Direct Premium Ratio	40.0%	46.4%	55.2%	57.5%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.1%	5.9%	5.9%	6.3%
5	Ratio of policy holder's liabilities to shareholder's funds	461.0%	461.0%	419.8%	419.8%
6	Growth rate of shareholders' fund	5.3%	5.3%	10.2%	10.2%
7	Ratio of surplus to policyholders' liability	17.1%	0.5%	26.8%	2.8%
8	Change in net worth (Rs. 000's)	25 60 43	25 60 43	44 44 00	44 44 00
9	Profit after tax/Total Income	-5.0%	-1.6%	-3.8%	-2.1%
10	(Total real estate + loans)/(Cash & invested assets)	3.0%	0.1%	0.6%	0.1%
11	Total investments/(Capital + Surplus)	572.3%	572.3%	524.8%	524.8%
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	1.3%	6.0%	1.7%	6.4%
	Non-Par	3.0%	-0.3%	0.8%	3.8%
	<u>Linked</u>				
	Non-Par	-2.9%	13.9%	1.2%	3.7%
	<u>Shareholders</u>	0.9%	7.0%	1.7%	1.9%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	1.1%	7.2%	1.7%	6.4%
	Non-Par	-0.3%	2.0%	1.1%	3.5%
	<u>Linked</u>				
	Non-Par	-2.9%	13.9%	1.2%	3.7%
	<u>Shareholders</u>	-5.5%	11.7%	1.9%	1.3%
14	Conservation Ratio				
	Participating Life	72.5%	68.7%	67.5%	67.4%
	Non-participating Life	56.2%	45.6%	48.5%	21.2%
	Linked Life	28.5%	34.5%	28.5%	29.8%
	Linked Pension	65.3%	68.4%	57.1%	44.6%
15	Persistency Ratio # (Premium basis)				
	For 13th month	50.5%	52.4%	52.3%	62.5%
	For 25th month	41.9%	52.3%	48.3%	51.2%
	For 37th month	45.0%	47.5%	54.3%	55.7%
	For 49th Month	53.3%	54.7%	54.0%	64.7%
	for 61st month	39.6%	51.8%	87.6%	36.7%
	Persistency Ratio (Number basis)				
	For 13th month	38.1%	41.9%	39.5%	44.7%
	For 25th month	23.8%	28.6%	28.2%	30.6%
	For 37th month	23.5%	25.1%	25.0%	27.4%
	For 49th Month	22.6%	25.4%	24.8%	29.3%
	for 61st month	19.9%	24.5%	54.5%	22.0%
	Renewal Rates (Premium basis)				
	For 13th month	43.9%	46.5%	39.2%	42.8%
	For 25th month	52.9%	58.0%	57.5%	64.6%
	For 37th month	63.6%	70.2%	65.1%	72.4%
	For 49th Month	71.5%	78.7%	71.9%	78.4%
	for 61st month	71.6%	76.9%	63.0%	52.7%
	Renewal Rates (Number basis)				
	For 13th month	37.1%	40.8%	37.2%	40.7%
	For 25th month	44.3%	50.2%	50.7%	57.2%
	For 37th month	56.7%	63.5%	59.0%	68.7%
	For 49th Month	61.5%	72.9%	70.4%	76.3%
	for 61st month	69.7%	75.3%	66.5%	55.2%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	175075225	175075225	175047725	175047725
2	(b) Percentage of shareholding				
	Indian	76.4%	76.4%	100.0%	100.0%
	Foreign	23.6%	23.6%	0.0%	0.0%
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)	(0.82)	(0.91)	(0.62)	(0.84)
	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.80)	(0.89)	(0.60)	(0.82)
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.82)	(0.91)	(0.62)	(0.84)
	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.80)	(0.89)	(0.60)	(0.82)
6	(iv) Book value per share (Rs)	28.96	28.96	27.50	27.50