

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.06.17	Up to The Period 30.06.17	For the quarter 30.06.16	Up to The Period 30.06.16
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-4.4%	-4.4%	-21.6%	-21.6%
	- Linked Life	-1.4%	-1.4%	116.4%	116.4%
	Life -Group Business	-4.8%	-4.8%	119.6%	119.6%
	Pension	107.2%	107.2%	100.0%	100.0%
	Annuities	100.0%	100.0%	-100.0%	-100.0%
2	Net Retention Ratio	99.7%	99.7%	99.7%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	35.2%	35.2%	49.9%	49.9%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.6%	5.6%	4.9%	4.9%
5	Ratio of policy holder's liabilities to shareholder's funds	473.9%	473.9%	409.9%	409.9%
6	Growth rate of shareholders' fund	4.2%	4.2%	7.5%	7.5%
7	Ratio of surplus to policyholders' liability	0.4%	0.4%	-0.2%	-0.2%
8	Change in net worth (Rs. In Lakhs)	22 76	22 76	37 51	37 51
9	Profit after tax/Total Income	6.0%	6.0%	-4.4%	-4.4%
10	(Total real estate + loans)/(Cash & invested assets)	0.2%	0.2%	0.1%	0.1%
11	Total investments/(Capital + Surplus)	589.8%	589.8%	563.5%	563.5%
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	1.5%	1.5%	0.8%	0.8%
	Non-Par	1.4%	1.4%	1.1%	1.1%
	<u>Linked</u>				
	Non-Par	3.4%	3.4%	1.7%	1.7%
	<u>Shareholders</u>	5.1%	5.1%	-9.7%	-9.7%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	1.6%	1.6%	1.6%	1.6%
	Non-Par	1.3%	1.3%	5.1%	5.1%
	<u>Linked</u>				
	Non-Par	3.6%	3.6%	1.7%	1.7%
	<u>Shareholders</u>	-3.2%	-3.2%	1.4%	1.4%
14	Conservation Ratio				
	Participating Life	84.5%	84.5%	66.4%	66.4%
	Non-participating Life	50.7%	50.7%	27.1%	27.1%
	Linked Life	23.5%	23.5%	39.6%	39.6%
	Linked Pension	78.6%	78.6%	69.5%	69.5%
15	Persistency Ratio # (Premium basis)				
	For 13th month	53.6%	53.6%	47.7%	47.7%
	For 25th month	36.8%	36.8%	64.6%	64.6%
	For 37th month	61.6%	61.6%	45.1%	45.1%
	For 49th Month	45.2%	45.2%	54.1%	54.1%
	for 61st month	39.3%	39.3%	66.6%	66.6%
	Persistency Ratio (Number basis)				
	For 13th month	45.0%	45.0%	37.3%	37.3%
	For 25th month	22.6%	22.6%	28.8%	28.8%
	For 37th month	25.7%	25.7%	23.0%	23.0%
	For 49th Month	22.3%	22.3%	27.7%	27.7%
	for 61st month	23.0%	23.0%	28.8%	28.8%
	Renewal Rates (Premium basis)				
	For 13th month	47.4%	47.4%	39.8%	39.8%
	For 25th month	54.9%	54.9%	48.2%	48.2%
	For 37th month	59.7%	59.7%	65.2%	65.2%
	For 49th Month	77.3%	77.3%	71.6%	71.6%
	for 61st month	74.6%	74.6%	74.5%	74.5%
	Renewal Rates (Number basis)				
	For 13th month	44.2%	44.2%	35.8%	35.8%
	For 25th month	45.9%	45.9%	39.1%	39.1%
	For 37th month	53.3%	53.3%	59.4%	59.4%
	For 49th Month	72.8%	72.8%	69.7%	69.7%
	for 61st month	74.3%	74.3%	72.3%	72.3%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17507 84 75	17507 84 75	17504 92 25	17504 92 25
2	(b) Percentage of shareholding				
	Indian	76%	76%	100%	100%
	Foreign	24%	24%	-	-
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)	1.24	1.24	(0.82)	(0.82)
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.21	1.21	(0.80)	(0.80)
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.24	1.24	(0.82)	(0.82)
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.21	1.21	(0.80)	(0.80)
6	(iv) Book value per share (Rs)	32.12	32.12	30.83	30.83