

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

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.09.17	Up to The Period 30.09.17	For the quarter 30.09.16	Up to The Period 30.09.16
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-26.1%	-17.2%	-3.5%	-11.8%
	- Linked Life	-28.4%	-16.4%	137.2%	127.5%
	Life -Group Business	-4.7%	-4.7%	22.5%	63.1%
	Pension	-15.3%	-9.8%	6900.0%	7233.3%
	Annuities	304.5%	890.3%	0.0%	850.0%
2	Net Retention Ratio	99.8%	99.8%	99.8%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	28.1%	31.5%	50.0%	50.0%
4	Commission Ratio (Gross commission paid to Gross Premium)	7.0%	6.3%	6.4%	5.7%
5	Ratio of policy holder's liabilities to shareholder's funds	515.3%	515.3%	406.1%	406.1%
6	Growth rate of shareholders' fund	-3.7%	-3.7%	14.1%	14.1%
7	Ratio of surplus to policyholders' liability	1.8%	1.8%	-0.1%	-0.1%
8	Change in net worth (Rs. In Lakhs)	- 20 54	- 20 54	69 53	69 53
9	Profit after tax/Total Income	-2.8%	1.5%	4.5%	0.4%
10	(Total real estate + loans)/(Cash & invested assets)	0.2%	0.2%	0.1%	0.1%
11	Total investments/(Capital + Surplus)	625.5%	625.5%	554.0%	554.0%
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	1.1%	4.0%	2.8%	3.6%
	Non-Par	0.0%	3.6%	2.1%	2.1%
	<u>Linked</u>				
	Non-Par	5.1%	8.0%	-1.2%	0.6%
	<u>Shareholders</u>	1.7%	8.6%	-1.1%	-10.5%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	1.3%	4.3%	3.4%	5.0%
	Non-Par	0.4%	3.8%	-1.9%	1.3%
	<u>Linked</u>				
	Non-Par	4.7%	7.9%	-1.2%	0.6%
	<u>Shareholders</u>	0.4%	-1.4%	-1.3%	0.2%
14	Conservation Ratio				
	Participating Life	76.1%	79.5%	65.8%	66.0%
	Non-participating Life	63.6%	58.5%	44.8%	37.3%
	Linked Life	67.2%	67.3%	39.1%	39.3%
	Linked Pension	67.5%	72.2%	69.2%	69.3%
15	Persistency Ratio # (Premium basis)				
	For 13th month	52.6%	55.6%	45.2%	49.0%
	For 25th month	36.9%	39.0%	48.9%	56.4%
	For 37th month	47.2%	53.8%	46.6%	46.9%
	For 49th Month	47.4%	47.2%	52.7%	54.2%
	for 61st month	39.1%	39.7%	51.1%	58.2%
	Persistency Ratio (Number basis)				
	For 13th month	41.5%	46.1%	34.2%	38.5%
	For 25th month	24.2%	25.4%	25.4%	28.6%
	For 37th month	23.2%	25.4%	21.9%	23.8%
	For 49th Month	22.6%	23.6%	22.4%	25.6%
	for 61st month	19.3%	21.6%	24.2%	26.7%
	Renewal Rates (Premium basis)				
	For 13th month	46.1%	49.6%	40.2%	42.9%
	For 25th month	60.7%	62.7%	50.6%	53.5%
	For 37th month	64.9%	66.5%	59.8%	67.5%
	For 49th Month	75.2%	80.8%	69.9%	75.6%
	for 61st month	75.0%	77.9%	73.0%	77.2%
	Renewal Rates (Number basis)				
	For 13th month	40.2%	45.1%	33.3%	37.4%
	For 25th month	51.4%	53.0%	43.9%	46.5%
	For 37th month	60.5%	62.2%	52.5%	60.7%
	For 49th Month	71.7%	77.2%	68.4%	73.3%
	for 61st month	75.2%	78.3%	69.7%	74.8%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17508 36 00	17508 36 00	17507 52 25	17507 52 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)	(0.62)	0.63	0.84	(0.09)
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.62)	0.61	0.82	(0.08)
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.62)	0.63	0.84	(0.09)
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.62)	0.61	0.82	(0.08)
6	(iv) Book value per share (Rs)	30.86	30.86	31.80	31.80