

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the Quarter ended 31.03.18	Year Ended 31.03.18	For the Quarter ended 31.03.17	Year Ended 31.03.17
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-2.0%	-8.9%	14.0%	-6.0%
	- Linked Life	-19.7%	-20.5%	29.8%	50.7%
	Life -Group Business	25.3%	13.9%	-29.6%	1.6%
	Pension	-35.6%	-34.7%	18700.0%	17784.0%
	Annuities	-27.3%	113.1%	0.0%	4764.5%
2	Net Retention Ratio	99.8%	99.8%	99.8%	99.8%
3	Expense of Management to Gross Direct Premium Ratio	29.4%	31.7%	25.1%	38.7%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.9%	6.2%	5.7%	5.8%
5	Ratio of policy holder's liabilities to shareholder's funds	533.9%	533.9%	435.5%	435.5%
6	Growth rate of shareholders' fund	0.2%	0.2%	16.1%	16.1%
7	Ratio of surplus to policyholders' liability	-1.2%	1.9%	14.4%	1.7%
8	Change in net worth (Rs. 000's)	1 32 48	1 32 48	81 47 78	81 47 78
9	Profit after tax/Total Income	11.8%	4.9%	6.1%	1.1%
10	(Total real estate + loans)/(Cash & invested assets)	0.3%	0.3%	0.2%	0.2%
11	Total investments/(Capital + Surplus)	610.0%	610.0%	594.2%	594.2%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	1.6%	7.3%	0.5%	6.5%
	Non-Par	1.8%	7.1%	2.9%	8.2%
	Linked				
	Non-Par	8.2%	22.4%	7.5%	23.3%
	Shareholders	1.0%	10.7%	0.4%	10.0%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	1.1%	7.4%	1.5%	8.7%
	Non-Par	1.1%	7.2%	3.8%	11.4%
	Linked				
	Non-Par	-2.7%	9.2%	7.5%	23.3%
	Shareholders	-5.6%	0.4%	10.8%	23.2%
14	Conservation Ratio				
	Participating Life	85.7%	83.5%	84.4%	73.7%
	Non-participating Life	80.2%	71.8%	65.8%	55.1%
	Linked Life	70.7%	68.1%	23.9%	30.3%
	Linked Pension	92.1%	76.4%	76.0%	70.4%
15	Persistency Ratio # (Premium basis)				
	For 13th month	65.0%	64.6%	56.7%	56.4%
	For 25th month	48.9%	46.7%	44.1%	51.6%
	For 37th month	42.4%	50.1%	58.5%	53.0%
	For 49th Month	53.3%	50.3%	39.1%	51.5%
	for 61st month	39.5%	40.5%	40.3%	49.0%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	179375000	179375000	1793 75 000	1793 75 000
2	(b) Percentage of shareholding				
	Indian	77.0%	77.0%	77.0%	77.0%
	Foreign	23.0%	23.0%	23.0%	23.0%
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)	4.90	4.90	0.94	0.94
	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	4.90	4.90	0.94	0.94
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.90	4.90	0.94	0.94
	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.90	4.90	0.94	0.94
6	(iv) Book value per share (Rs)	33.57	33.57	33.49	33.49