

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.06.18	Up to The Period 30.06.18	For the quarter 30.06.17	Up to The Period 30.06.17
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-11.3%	-11.3%	-4.4%	-4.4%
	- Linked Life	-30.0%	-30.0%	-1.4%	-1.4%
	Life -Group Business	-23.0%	-23.0%	-4.8%	-4.8%
	Pension	972.3%	972.3%	107.2%	107.2%
	Annuities	-73.0%	-73.0%	100.0%	100.0%
2	Net Retention Ratio	99.6%	99.6%	99.7%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	38.3%	38.3%	35.2%	35.2%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.2%	6.2%	5.6%	5.6%
5	Ratio of policy holder's liabilities to shareholder's funds	538.8%	538.8%	473.9%	473.9%
6	Growth rate of shareholders' fund	6.4%	6.4%	4.2%	4.2%
7	Ratio of surplus to policyholders' liability	0.2%	0.2%	0.4%	0.4%
8	Change in net worth (Rs. In Lakhs)	35 95	35 95	22 76	22 76
9	Profit after tax/Total Income	-0.1%	-0.1%	6.0%	6.0%
10	(Total real estate + loans)/(Cash & invested assets)	0.3%	0.3%	0.2%	0.2%
11	Total investments/(Capital + Surplus)	621.3%	621.3%	589.8%	589.8%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	1.9%	1.9%	1.5%	1.5%
	Non-Par	1.5%	1.5%	1.4%	1.4%
	Linked				
	Non-Par	11.4%	11.4%	3.4%	3.4%
	Shareholders	0.7%	0.7%	5.1%	5.1%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	1.1%	1.1%	1.6%	1.6%
	Non-Par	0.7%	0.7%	1.3%	1.3%
	Linked				
	Non-Par	0.7%	0.7%	3.6%	3.6%
	Shareholders	2.8%	2.8%	-3.2%	-3.2%
14	Conservation Ratio				
	Participating Life	73.3%	73.3%	84.5%	84.5%
	Non-participating Life	65.5%	65.5%	50.7%	50.7%
	Linked Life	60.8%	60.8%	23.5%	23.5%
	Linked Pension	67.7%	67.7%	78.6%	78.6%
15	Persistency Ratio # (Premium basis)				
	For 13th month	58.5%	58.5%	53.6%	53.6%
	For 25th month	44.3%	44.3%	36.8%	36.8%
	For 37th month	34.0%	34.0%	61.6%	61.6%
	For 49th Month	59.8%	59.8%	45.2%	45.2%
	for 61st month	36.8%	36.8%	39.3%	39.3%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17 93 75 000	17 93 75 000	17 93 75 000	17 93 75 000
2	(b) Percentage of shareholding				
	Indian	77%	77%	77%	77%
	Foreign	23%	23%	23%	23%
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)	(0.02)	(0.02)	1.24	1.24
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.02)	(0.02)	1.24	1.24
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.02)	(0.02)	1.24	1.24
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.02)	(0.02)	1.24	1.24
6	(iv) Book value per share (Rs)	34.17	34.17	32.12	32.12