

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.09.18	Up to The Period 30.09.18	For the quarter 30.09.17	Up to The Period 30.09.17
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	30.2%	10.5%	-26.1%	-17.2%
	- Linked Life	26.2%	-3.4%	-28.4%	-16.4%
	Life -Group Business	19.7%	-4.3%	-4.7%	-4.7%
	Pension	125.0%	213.4%	-15.3%	-9.8%
	Annuities	-70.0%	-71.8%	304.5%	890.3%
2	Net Retention Ratio	99.7%	99.7%	99.8%	99.8%
3	Expense of Management to Gross Direct Premium Ratio	37.1%	37.6%	28.1%	31.5%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.9%	6.6%	7.0%	6.3%
5	Ratio of policy holder's liabilities to shareholder's funds	597.6%	597.6%	515.3%	515.3%
6	Growth rate of shareholders' fund	5.0%	5.0%	-3.7%	-3.7%
7	Ratio of surplus to policyholders' liability	18.6%	1.1%	1.8%	1.8%
8	Change in net worth (Rs. In Lakhs)	26 93	26 93	- 20 54	- 20 54
9	Profit after tax/Total Income	0.7%	0.4%	-2.8%	1.5%
10	(Total real estate + loans)/(Cash & invested assets)	0.4%	0.4%	0.2%	0.2%
11	Total investments/(Capital + Surplus)	652.4%	652.4%	625.5%	625.5%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	2.7%	4.6%	1.1%	4.0%
	Non-Par	2.8%	4.3%	0.0%	3.6%
	Linked				
	Non-Par	-0.9%	10.7%	5.1%	8.0%
	Shareholders	0.5%	1.3%	1.7%	8.6%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	2.3%	3.5%	1.3%	4.3%
	Non-Par	1.9%	2.6%	0.4%	3.8%
	Linked				
	Non-Par	-1.4%	-0.5%	4.7%	7.9%
	Shareholders	-5.6%	-3.1%	0.4%	-1.4%
14	Conservation Ratio				
	Participating Life	81.9%	78.1%	76.1%	79.5%
	Non-participating Life	73.8%	70.4%	63.6%	58.5%
	Linked Life	71.9%	66.9%	67.2%	67.3%
	Linked Pension	63.9%	65.2%	67.5%	72.2%
15	Persistency Ratio # (Premium basis)				
	For 13th month	56.7%	60.0%	52.6%	55.6%
	For 25th month	46.0%	47.6%	36.9%	39.0%
	For 37th month	33.2%	35.1%	47.2%	53.8%
	For 49th Month	45.9%	52.1%	47.4%	47.2%
	for 61st month	38.3%	38.2%	39.1%	39.7%
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)	0.18	0.16	(0.62)	0.63
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.18	0.16	(0.62)	0.63
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.18	0.16	(0.62)	0.63
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.18	0.16	(0.62)	0.63
6	(iv) Book value per share (Rs)	32.39	32.39	30.86	30.86