

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.03.19	For the year 31.03.19	For the quarter 31.03.18	For the year 31.03.18
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	17.9%	10.7%	-2.0%	-8.9%
	- Linked Life	-32.6%	-18.8%	-19.7%	-20.5%
	Life -Group Business	-21.9%	-11.4%	25.3%	13.9%
	Pension	293.4%	256.8%	-35.6%	-34.7%
	Annuities	-65.6%	-69.5%	-27.3%	113.1%
2	Net Retention Ratio	99.8%	99.7%	99.8%	99.8%
3	Expense of Management to Gross Direct Premium Ratio	20.2%	30.6%	29.4%	31.7%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.0%	6.2%	5.9%	6.2%
5	Ratio of policy holder's liabilities to shareholder's funds	599.4%	599.4%	533.9%	533.9%
6	Growth rate of shareholders' fund	8.5%	8.5%	0.2%	0.2%
7	Ratio of surplus to policyholders' liability	19.8%	3.1%	-1.2%	1.9%
8	Change in net worth (Rs. In Lakhs)	49 77	49 77	1 32	1 32
9	Profit after tax/Total Income	8.4%	3.2%	11.8%	4.9%
10	(Total real estate + loans)/(Cash & invested assets)	0.5%	0.5%	0.3%	0.3%
11	Total investments/(Capital + Surplus)	673.4%	673.4%	610.0%	610.0%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	1.4%	7.3%	1.6%	7.3%
	Non-Par	1.4%	7.3%	1.8%	7.1%
	Linked				
	Non-Par	2.2%	15.2%	8.2%	22.4%
	Shareholders	0.2%	2.1%	1.0%	10.7%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	1.6%	6.5%	1.1%	7.4%
	Non-Par	1.6%	6.0%	1.1%	7.2%
	Linked				
	Non-Par	2.7%	3.7%	-2.7%	9.2%
	Shareholders	4.5%	3.7%	-5.6%	0.4%
14	Conservation Ratio				
	Participating Life	85.3%	83.9%	85.7%	83.5%
	Non-participating Life	81.8%	76.9%	80.2%	71.8%
	Linked Life	74.0%	73.4%	70.7%	68.1%
	Linked Pension	66.8%	70.5%	92.1%	76.4%
15	Persistency Ratio # (Premium basis)				
	For 13th month	64.9%	65.8%	65.0%	64.6%
	For 25th month	57.3%	57.0%	48.9%	46.7%
	For 37th month	43.5%	42.1%	42.4%	50.1%
	For 49th Month	38.5%	45.9%	53.3%	50.3%
	for 61st month	42.2%	41.8%	39.5%	40.5%
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)	3.50	3.50	4.90	4.90
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	3.50	3.50	4.90	4.90
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.50	3.50	4.90	4.90
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.50	3.50	4.90	4.90
6	(iv) Book value per share (Rs)	35.54	35.54	32.77	32.77