

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.06.19	For the quarter 30.06.19	For the quarter 30.06.18	For the quarter 30.06.18
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	32.4%	32.4%	-11.3%	-11.3%
	- Linked Life	-22.6%	-22.6%	-30.0%	-30.0%
	Life -Group Business	-23.2%	-23.2%	-23.0%	-23.0%
	Pension	48.5%	48.5%	972.3%	972.3%
	Annuities	122.0%	122.0%	-73.0%	-73.0%
2	Net Retention Ratio	99.5%	99.5%	99.6%	99.6%
3	Expense of Management to Gross Direct Premium Ratio	42.3%	42.3%	38.3%	38.3%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.8%	5.8%	6.2%	6.2%
5	Ratio of policy holder's liabilities to shareholder's funds	629.0%	629.0%	538.8%	538.8%
6	Growth rate of shareholders' fund	3.7%	3.7%	6.4%	6.4%
7	Ratio of surplus to policyholders' liability	0.2%	0.2%	0.2%	0.2%
8	Change in net worth (Rs. In Lakhs)	22 09	22 09	35 95	35 95
9	Profit after tax/Total Income	-1.0%	-1.0%	-0.1%	-0.1%
10	(Total real estate + loans)/(Cash & invested assets)	0.6%	0.6%	0.3%	0.3%
11	Total investments/(Capital + Surplus)	696.6%	696.6%	621.3%	621.3%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. <u>With Realised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	0.7%	0.7%	1.9%	1.9%
	Non-Par	0.9%	0.9%	1.5%	1.5%
	<u>Linked</u>				
	Non-Par	-1.8%	-1.8%	11.4%	11.4%
	<u>Shareholders</u>	-0.6%	-0.6%	0.7%	0.7%
	B. <u>With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	0.7%	0.7%	1.1%	1.1%
	Non-Par	1.0%	1.0%	0.7%	0.7%
	<u>Linked</u>				
	Non-Par	-1.8%	-1.8%	0.7%	0.7%
	<u>Shareholders</u>	-3.0%	-3.0%	2.8%	2.8%
14	Conservation Ratio				
	Participating Life	84.0%	84.0%	73.3%	73.3%
	Non-participating Life	69.1%	69.1%	65.5%	65.5%
	Linked Life	84.0%	84.0%	60.8%	60.8%
	Linked Pension	90.5%	90.5%	67.7%	67.7%
15	Persistency Ratio (Premium basis)				
	For 13th month	57.7%	57.7%	58.5%	58.5%
	For 25th month	49.3%	49.3%	44.3%	44.3%
	For 37th month	39.4%	39.4%	34.0%	34.0%
	For 49th Month	32.1%	32.1%	59.8%	59.8%
	for 61st month	43.4%	43.4%	36.8%	36.8%
	Persistency Ratio (Number basis)				
	For 13th month	50.2%	50.2%	50.1%	50.1%
	For 25th month	35.9%	35.9%	30.8%	30.8%
	For 37th month	23.6%	23.6%	18.9%	18.9%
	For 49th Month	17.2%	17.2%	25.5%	25.5%
	for 61st month	19.2%	19.2%	20.8%	20.8%
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)	(0.18)	(0.02)	(0.02)
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.18)	(0.18)	(0.02)	(0.02)
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.18)	(0.18)	(0.02)	(0.02)
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.18)	(0.18)	(0.02)	(0.02)
6	(iv) Book value per share (Rs)	35.37	35.37	34.17	34.17