

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.12.19	For the period 31.12.19	For the quarter 31.12.18	For the period 31.12.18
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	32.5%	22.0%	1.5%	6.9%
	- Non-Participating Life	16.5%	-10.2%	-26.2%	-3.7%
	- Linked Life	-25.7%	-24.3%	-30.2%	-25.9%
	- Health	129.7%	2.8%	-	-
	Variable Insurance	-92.3%	-75.7%	0.0%	447.9%
	Pension	-50.6%	-26.7%	255.0%	230.9%
	Annuities	69.2%	70.3%	-66.6%	-70.7%
2	Net Retention Ratio	99.7%	99.7%	99.7%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	37.4%	38.2%	34.3%	36.3%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.4%	6.4%	6.0%	6.3%
5	Ratio of policy holder's liabilities to shareholder's funds	684.1%	684.1%	618.0%	618.0%
6	Growth rate of shareholders' fund	9.7%	9.7%	-0.7%	-0.7%
7	Ratio of surplus to policyholders' liability	0.9%	0.6%	17.4%	1.9%
8	Change in net worth (Rs. In Lakhs)	56 02	56 02	-4 22	-4 22
9	Profit after tax/Total Income	1.3%	0.5%	0.5%	0.4%
10	(Total real estate + loans)/(Cash & invested assets)	0.8%	0.8%	0.4%	0.4%
11	Total investments/(Capital + Surplus)	759.4%	759.4%	677.2%	677.2%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	<u>A. With Realised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	0.7%	4.9%	1.5%	6.1%
	Non-Par	1.6%	5.4%	1.5%	4.2%
	<u>Linked</u>				
	Non-Par	3.2%	2.0%	1.7%	17.5%
	<u>Shareholders</u>	1.4%	1.7%	0.9%	2.2%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	0.8%	5.4%	1.6%	5.1%
	Non-Par	1.6%	5.6%	1.8%	4.4%
	<u>Linked</u>				
	Non-Par	1.6%	2.1%	2.5%	1.8%
	<u>Shareholders</u>	1.1%	1.0%	2.7%	-0.5%
14	Conservation Ratio				
	Participating Life	83.4%	84.8%	90.3%	83.2%
	Non-participating Life	78.5%	74.5%	77.9%	73.5%
	Linked Life	70.8%	76.2%	83.4%	73.0%
	Linked Pension	47.7%	75.7%	91.1%	73.0%
15	Persistency Ratio (Premium basis)				
	For 13th month	64.2%	65.5%	59.4%	62.5%
	For 25th month	50.5%	52.8%	51.5%	51.3%
	For 37th month	50.3%	47.8%	35.4%	37.1%
	For 49th Month	36.7%	35.9%	38.5%	49.5%
	for 61st month	34.2%	38.4%	39.3%	39.7%
	Persistency Ratio (Number basis)				
	For 13th month	55.4%	56.3%	52.8%	55.2%
	For 25th month	38.7%	40.3%	35.8%	37.3%
	For 37th month	30.4%	30.5%	21.2%	22.3%
	For 49th Month	20.0%	20.1%	19.7%	24.2%
	for 61st month	18.4%	20.2%	22.2%	22.7%
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)	0.41	0.41	0.14	0.30
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.41	0.41	0.14	0.30
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.41	0.41	0.14	0.30
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.41	0.41	0.14	0.30
6	(iv) Book value per share (Rs)	35.41	35.41	32.27	32.27