

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.03.2020	For the Year 31.03.2020	For the quarter 31.03.2019	For the Year 31.03.2019
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-19.6%	6.7%	17.9%	10.7%
	- Non-Participating Life	-16.6%	-12.2%	-12.0%	-6.4%
	- Linked Life	-14.9%	-21.3%	-32.6%	-28.1%
	- Health	-78.4%	-62.3%	-	-
	Variable Insurance	-98.1%	-83.3%	4708.6%	681.8%
	Pension	-56.1%	-40.1%	293.4%	256.8%
	Annuities	91.7%	75.8%	-65.6%	-69.5%
2	Net Retention Ratio	99.8%	99.7%	99.8%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	31.4%	35.9%	31.1%	34.5%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.6%	6.5%	6.0%	6.2%
5	Ratio of policy holder's liabilities to shareholder's funds	739.5%	739.5%	599.4%	599.4%
6	Growth rate of shareholders' fund	-3.7%	-3.7%	8.5%	8.5%
7	Ratio of surplus to policyholders' liability	45.6%	2.5%	19.8%	3.1%
8	Change in net worth (Rs. In Lakhs)	-23 77	-23 77	49 77	49 77
9	Profit after tax/Total Income	4.5%	1.8%	8.4%	3.2%
10	(Total real estate + loans)/(Cash & invested assets)	0.9%	0.9%	0.5%	0.5%
11	Total investments/(Capital + Surplus)	741.8%	741.8%	673.4%	673.4%
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	2.4%	7.4%	1.4%	7.3%
	Non-Par	3.3%	8.9%	1.4%	7.3%
	<u>Linked</u>				
	Non-Par	0.8%	2.8%	2.2%	15.2%
	<u>Shareholders</u>	2.2%	3.9%	0.2%	2.1%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	0.2%	5.4%	1.6%	6.5%
	Non-Par	1.5%	7.2%	1.6%	6.0%
	<u>Linked</u>				
	Non-Par	-13.3%	-11.1%	2.7%	3.7%
	<u>Shareholders</u>	-5.8%	-4.9%	4.5%	3.7%
14	Conservation Ratio				
	Participating Life	77.7%	82.3%	85.3%	83.9%
	Non-participating Life	66.6%	70.9%	81.8%	76.9%
	Linked Life	75.2%	75.2%	74.0%	73.4%
	Linked Pension	71.1%	71.4%	66.8%	70.5%
15	Persistency Ratio (Premium basis)				
	For 13th month	55.7%	63.3%	64.9%	65.8%
	For 25th month	47.5%	52.5%	57.3%	57.0%
	For 37th month	46.2%	48.5%	43.5%	42.1%
	For 49th Month	35.8%	36.9%	38.5%	45.9%
	for 61st month	30.2%	36.0%	42.2%	41.8%
	Persistency Ratio (Number basis)				
	For 13th month	45.7%	54.0%	57.3%	54.9%
	For 25th month	34.4%	39.5%	41.7%	41.0%
	For 37th month	27.9%	30.9%	25.1%	24.8%
	For 49th Month	18.0%	20.3%	24.1%	21.3%
	for 61st month	16.3%	19.4%	23.7%	21.1%
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)	1.56	1.97	3.17	3.47
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.56	1.97	3.17	3.47
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.56	1.97	3.17	3.47
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.56	1.97	3.17	3.47
6	(iv) Book value per share (Rs)	34.21	34.21	35.54	35.54