

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.09.2020	For the period 30.09.2020	For the quarter 30.09.2019	For the period 30.09.2019
1	New business premium income growth rate - segment wise				
	Life business				
	- Participating Life	21.2%	5.6%	5.2%	15.6%
	- Non-Participating Life	-14.6%	-31.8%	-24.1%	-20.5%
	- Linked Life	-17.2%	-29.0%	-35.9%	-23.7%
	- Health	-129.1%	-81.5%	110.3%	-40.6%
	Variable Insurance	-30.5%	0.1%	0.0%	473.2%
	Pension	286.3%	165.7%	-38.1%	-7.2%
	Annuities	1811.8%	581.2%	3.9%	70.6%
2	Net Retention Ratio	99.7%	99.6%	99.7%	99.6%
3	Expense of Management to Gross Direct Premium Ratio	34.6%	39.4%	36.2%	38.7%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.9%	6.5%	6.9%	6.4%
5	Ratio of policy holder's liabilities to shareholder's funds	758.4%	758.4%	644.1%	644.1%
6	Growth rate of shareholders' fund	4.7%	4.7%	12.1%	12.1%
7	Ratio of surplus to policyholders' liability	8.0%	0.7%	6.1%	0.5%
8	Change in net worth (Rs. In Lakhs)	29 72	29 72	68 75	68 75
9	Profit after tax/Total Income	1.6%	1.4%	0.7%	0.0%
10	(Total real estate + loans)/(Cash & invested assets)	0.9%	0.9%	0.7%	0.7%
11	Total investments/(Capital + Surplus)	835.5%	835.5%	733.0%	733.0%
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	3.4%	6.1%	3.5%	4.2%
	Non-Par	1.3%	2.2%	1.9%	3.7%
	<u>Linked</u>				
	Non-Par	0.9%	1.5%	0.3%	-1.1%
	<u>Shareholders</u>	1.8%	2.3%	2.0%	0.3%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	4.2%	8.2%	4.2%	7.1%
	Non-Par	1.3%	3.1%	2.6%	6.2%
	<u>Linked</u>				
	Non-Par	6.4%	17.3%	2.3%	0.5%
	<u>Shareholders</u>	3.8%	9.6%	4.5%	0.6%
14	Conservation Ratio				
	Participating Life	84.4%	78.6%	85.6%	85.5%
	Non-participating Life	73.5%	68.4%	73.9%	72.0%
	Linked Life	72.2%	72.3%	76.0%	79.7%
	Linked Pension	81.5%	80.7%	95.3%	93.5%
15	Persistency Ratio (Premium basis)				
	For 13th month	56.2%	58.7%	61.7%	62.3%
	For 25th month	51.9%	51.0%	47.0%	50.1%
	For 37th month	39.7%	42.2%	42.4%	43.0%
	For 49th Month	39.3%	39.4%	31.2%	33.0%
	for 61st month	26.7%	28.1%	36.9%	39.8%
	Persistency Ratio (Number basis)				
	For 13th month	52.2%	53.2%	51.5%	53.1%
	For 25th month	36.8%	36.1%	35.4%	37.6%
	For 37th month	26.3%	27.4%	28.0%	27.5%
	For 49th Month	24.3%	22.5%	17.5%	18.4%
	for 61st month	14.1%	14.8%	19.5%	20.0%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
17	Solvency Ratio	218.0%	218.0%	193.0%	193.0%

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)	0.54	0.74	0.18	(0.01)
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.54	0.74	0.18	(0.01)
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.54	0.74	0.18	(0.01)
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.54	0.74	0.18	(0.01)
6	(iv) Book value per share (Rs)	37.12	37.12	35.46	35.46