

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.12.2020	For the period 31.12.2020	For the quarter 31.12.2019	For the period 31.12.2019
1	New business premium income growth rate - segment wise				
	Life business				
	- Participating Life	-3.1%	2.1%	32.5%	22.0%
	- Non-Participating Life	64.6%	3.1%	16.1%	-10.3%
	- Linked Life	-25.8%	-28.0%	-25.7%	-24.3%
	- Health	-67.0%	-73.2%	129.7%	2.8%
	Variable Insurance	-65.3%	-20.0%	0.0%	-75.7%
	Pension	250.9%	191.5%	-50.6%	-26.7%
	Annuities	4407.5%	1476.9%	69.2%	70.3%
2	Net Retention Ratio	99.8%	99.7%	99.7%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	27.7%	33.9%	37.4%	38.2%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.3%	6.4%	6.4%	6.4%
5	Ratio of policy holder's liabilities to shareholder's funds	789.1%	789.1%	684.1%	684.1%
6	Growth rate of shareholders' fund	9.7%	9.7%	9.7%	9.7%
7	Ratio of surplus to policyholders' liability	1.7%	0.8%	0.9%	0.6%
8	Change in net worth (Rs. In Lakhs)	61 55	61 55	56 37	56 37
9	Profit after tax/Total Income	0.7%	1.1%	1.3%	0.5%
10	(Total real estate + loans)/(Cash & invested assets)	1.0%	1.0%	0.8%	0.8%
11	Total investments/(Capital + Surplus)	891.7%	891.7%	759.4%	759.4%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	0.4%	6.4%	0.7%	4.9%
	Non-Par	1.7%	3.9%	1.6%	5.4%
	Linked				
	Non-Par	1.8%	3.3%	3.2%	2.0%
	Shareholders	1.8%	4.1%	1.4%	1.7%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	2.3%	10.6%	0.8%	5.4%
	Non-Par	1.7%	4.8%	1.6%	5.6%
	Linked				
	Non-Par	14.1%	32.1%	1.6%	2.1%
	Shareholders	6.1%	16.3%	1.1%	1.0%
14	Conservation Ratio				
	Participating Life	83.1%	80.5%	83.4%	84.8%
	Non-participating Life	85.5%	74.4%	78.5%	74.5%
	Linked Life	72.0%	83.1%	70.8%	76.2%
	Linked Pension	81.5%	75.8%	47.7%	75.7%
15	Persistency Ratio (Premium basis)				
	For 13th month	58.4%	61.1%	64.2%	65.5%
	For 25th month	53.6%	54.4%	50.5%	52.8%
	For 37th month	42.4%	44.4%	50.3%	47.8%
	For 49th Month	46.9%	44.2%	36.7%	35.9%
	for 61st month	31.2%	30.7%	34.2%	38.4%
	Persistency Ratio (Number basis)				
	For 13th month	52.8%	55.7%	55.4%	56.3%
	For 25th month	40.7%	40.1%	38.7%	40.3%
	For 37th month	28.5%	29.6%	30.4%	30.5%
	For 49th Month	26.3%	25.6%	20.0%	20.1%
	for 61st month	16.3%	16.4%	18.4%	20.2%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
17	Solvency Ratio	195.0%	195.0%	186.0%	186.0%

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)	0.29	1.03	0.41	0.41
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.29	1.03	0.41	0.41
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.29	1.03	0.41	0.41
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.29	1.03	0.41	0.41
6	(iv) Book value per share (Rs)	38.85	38.85	35.41	35.41