

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.06.2020	For the quarter 30.06.2020	For the quarter 30.06.2020	For the quarter 30.06.2020
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-14.4%	-14.4%	32.4%	32.4%
	- Non-Participating Life	-53.2%	-53.2%	-15.7%	-15.7%
	- Linked Life	-41.6%	-41.6%	-3.8%	-3.8%
	- Health	-31.3%	-31.3%	-66.2%	-66.2%
	Variable Insurance	150.1%	150.1%	-2.9%	-2.9%
	Pension	75.1%	75.1%	48.5%	48.5%
	Annuities	137.7%	137.7%	122.0%	122.0%
2	Net Retention Ratio	99.4%	99.4%	99.5%	99.5%
3	Expense of Management to Gross Direct Premium Ratio	48.9%	48.9%	42.3%	42.3%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.6%	5.6%	5.8%	5.8%
5	Ratio of policy holder's liabilities to shareholder's funds	737.2%	737.2%	626.0%	626.0%
6	Growth rate of shareholders' fund	3.9%	3.9%	3.7%	3.7%
7	Ratio of surplus to policyholders' liability	0.3%	0.3%	0.2%	0.2%
8	Change in net worth (Rs. In Lakhs)	24 04	24 04	22 13	22 13
9	Profit after tax/Total Income	1.2%	1.2%	-1.2%	-1.2%
10	(Total real estate + loans)/(Cash & invested assets)	0.9%	0.9%	0.6%	0.6%
11	Total investments/(Capital + Surplus)	792.4%	792.4%	696.6%	696.6%
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	2.6%	2.6%	0.7%	0.7%
	Non-Par	0.8%	0.8%	0.9%	0.9%
	<u>Linked</u>				
	Non-Par	0.6%	0.6%	-1.8%	-1.8%
	<u>Shareholders</u>	0.4%	0.4%	-0.6%	-0.6%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	3.8%	3.8%	0.7%	0.7%
	Non-Par	1.8%	1.8%	1.0%	1.0%
	<u>Linked</u>				
	Non-Par	10.2%	10.2%	-1.8%	-1.8%
	<u>Shareholders</u>	5.5%	5.5%	-3.0%	-3.0%
14	Conservation Ratio				
	Participating Life	70.1%	70.1%	84.0%	84.0%
	Non-participating Life	59.5%	59.5%	69.1%	69.1%
	Linked Life	83.3%	83.3%	84.0%	84.0%
	Linked Pension	53.8%	53.8%	90.5%	90.5%
15	Persistency Ratio (Premium basis)				
	For 13th month	55.6%	55.6%	57.7%	57.7%
	For 25th month	43.3%	43.3%	49.3%	49.3%
	For 37th month	40.2%	40.2%	39.4%	39.4%
	For 49th Month	34.8%	34.8%	32.1%	32.1%
	for 61st month	26.8%	26.8%	43.4%	43.4%
	Persistency Ratio (Number basis)				
	For 13th month	47.9%	47.9%	50.2%	50.2%
	For 25th month	30.0%	30.0%	35.9%	35.9%
	For 37th month	24.8%	24.8%	23.6%	23.6%
	For 49th Month	17.4%	17.4%	17.2%	17.2%
	for 61st month	13.5%	13.5%	19.2%	19.2%
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)	0.20	0.20	(0.19)	(0.19)
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.20	0.20	(0.19)	(0.19)
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.20	0.20	(0.19)	(0.19)
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.20	0.20	(0.19)	(0.19)
6	(iv) Book value per share (Rs)	35.93	35.93	34.59	34.59