

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios*

Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**Period: **2005-2006**

Analytical			
Sl.No.	Particular	Current Year	Previous Year
1	New business premium income growth rate - segment wise	NA	NA
2	Net Retention Ratio	99.87%	NA
3	Expense of Management to Gross Direct Premium Ratio	98.47%	NA
4	Commission Ratio (Gross commission paid to Gross Premium)	34.69%	NA
5	Ratio of policy holder's liabilities to shareholder's funds	0.21%	NA
6	Growth rate of shareholders' fund	NA	NA
7	Ratio of surplus to policyholders' liability	-44.36%	NA
8	Change in net worth	NA	NA
9	Profit after tax/Total Income	59.92%	NA
10	(Total real estate + loans)/(Cash & invested assets)	0.00%	NA
11	Total investments/(Capital + Surplus)	101.85%	NA
12	Total affiliated investments/(Capital+ Surplus)	The company does not have any affiliated investments and therefore this ratio cannot be calculated	NA
13	Investment Yield (Gross and Net)		
	Without Realized Gains		
	Policy holders Funds - PAR	NA	NA
	Shareholders Funds	NA	NA
	With Realized Gains		
	Policy holders Funds - PAR	NA	NA
	Shareholders Funds	NA	NA

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14	Conservation Ratio	100.00%	NA
15	Persistency Ratio		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
16	NPA Ratio		NA
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
Equity Holding Pattern for Life Insurers (Rs in Lakhs)			
1	(a) No. of shares	12,50,00,000	NA
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	NA
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.17	NA
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.17	NA
6	(iv) Book value per share (Rs)	10.17	NA