

# PERIODIC DISCLOSURES

## FORM L-22 Analytical Ratios\*

Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Period: **2007-2008**

Analytical			
Sl.No.	Particular	Current Year	Previous Year
1	New business premium income growth rate - segment wise		
	Life - Individual Business		
	-Participating Life	-88.03%	317.24%
	- Linked Life	204.79%	
	Life - Group Business	7278.95%	
	Pension	0.00%	
	Annuities	-50.00%	
2	Net Retention Ratio	99.95%	99.92%
3	Expense of Management to Gross Direct Premium Ratio	26.73%	33.41%
4	Commission Ratio (Gross commission paid to Gross Premium)	12.51%	19.57%
5	Ratio of policy holder's liabilities to shareholder's funds	21.08%	8.73%
6	Growth rate of shareholders' fund	3.79%	7.78%
7	Ratio of surplus to policyholders' liability	4.67%	-3.11%
8	Change in net worth (Rs. '000)	51934	98882
9	Profit after tax/Total Income	35.07%	85.07%
10	(Total real estate + loans)/(Cash & invested assets)	0	0
11	Total investments/(Capital + Surplus)	413.00%	190.00%
12	Total affiliated investments/(Capital+ Surplus)	The company does not have any affiliated investments and therefore this ratio cannot be calculated	The company does not have any affiliated investments and therefore this ratio cannot be calculated
13	Investment Yield (Gross and Net)		
	Without Realized Gains		
	Policy holders Funds - PAR	0.0839	0.0591
	Shareholders Funds	0.0812	0.0793
	With Realized Gains		
	Policy holders Funds - PAR	0.0839	0.0591
	Shareholders Funds	0.1175	0.0793

14	<b>Conservation Ratio</b>	99.58%	99.57%
15	<b>Persistency Ratio</b>		
	<b>For 13th month</b>	51.31%	34.34%
	<b>For 25th month</b>	52.48%	NA
	<b>For 37th month</b>	NA	NA
	<b>For 49th Month</b>	NA	NA
	<b>for 61st month</b>	NA	NA
16	<b>NPA Ratio</b>		
	<b>Gross NPA Ratio</b>	NA	NA
	<b>Net NPA Ratio</b>	NA	NA
<b>Equity Holding Pattern for Life Insurers (Rs in Lakhs)</b>			
1	(a) No. of shares	12,50,00,000	12,50,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	74/26
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)	0.45	0.76
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.45	0.76
6	(iv) Book value per share (Rs)	11.38	10.97

\*the ratios must be calculated in accordance with instructions provided in the annexure