

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

 Date: **30.09.10**

| Sl.No. | Particular | For the Quarter 30.09.10 | Up to the Quarter 30.09.10 | For the Quarter 30.09.09 | Up to the Quarter 30.09.09 |
|--------|---|--------------------------------|----------------------------------|--------------------------------|----------------------------------|
| 1 | New business premium income growth rate - segment wise | | | | |
| | Life -Individual business | | | | |
| | - Participating Life | 46.88% | -8.72% | 186.58% | 227.79% |
| | - Linked Life | 44.65% | 49.07% | 5.44% | -10.75% |
| | Life -Group Business | 12499.19% | 12886.65% | -33.36% | 6.40% |
| | Pension | 537.88% | 1086.57% | NA | NA |
| | Annuities | -25.00% | 21.00% | NA | NA |
| 2 | Net Retention Ratio | 100.07% | 99.98% | 99.98% | 99.93% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 22.98% | 25.12% | 37.58% | 35.17% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 6.37% | 6.31% | 14.48% | 13.94% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | -212.76% | 87.86% | 269.97% | 39.45% |
| 6 | Growth rate of shareholders' fund | -14.15% | -18.33% | 49.90% | 6.78% |
| 7 | Ratio of surplus to policyholders' liability | 94.63% | 1.06% | -149.66% | -42.47% |
| 8 | Change in net worth | -617.19 | 2900.59 | 441 | 1005 |
| 9 | Profit after tax/Total Income | - | - | 114.22% | 99.50% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | - | - | - | - |
| 11 | Total investments/(Capital + Surplus) | 1358.95% | 1358.95% | 726.71% | 726.71% |
| 12 | Total affiliated investments/(Capital+ Surplus) | - | - | - | - |
| 13 | Investment Yield (Gross and Net) | | | | |
| | Policy Holders Par | 2.67% | 3.33% | -2.02% | -1.87% |
| | PolicyHolders Non Par | - | - | - | - |
| | Policyholders group | -0.45% | 0.52% | - | - |
| | Policyholders Linked | -0.63% | -0.47% | - | - |
| | Shareholders | 1.18% | 2.38% | -1.47% | 0.45% |
| 14 | Conservation Ratio | 44.56% | 49.33% | 63.99% | 70.42% |
| 15 | Persistency Ratio | | | | |
| | For 13th month | 28.21% | 50.71% | 35.38% | 54.28% |
| | For 25th month | 28.23% | 45.42% | 34.60% | 42.20% |
| | For 37th month | 11.01% | 23.70% | 19.45% | 24.94% |
| | For 49th Month | 18.30% | 22.15% | | |
| | for 61st month | | | | |
| 16 | NPA Ratio | | | | |
| | Gross NPA Ratio | - | - | - | - |
| | Net NPA Ratio | - | - | - | - |

Equity Holding Pattern for Life Insurers

| | | | | | |
|---|--|-------------|-------------|-------------|-------------|
| 1 | (a) No. of shares | 12500 00 00 | 12500 00 00 | 12500 00 00 | 12500 00 00 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | 74/26 | 74/26 | 74/26 | 74/26 |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | - | - | - | - |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be disclosed) | (0.29) | (0.29) | 0.63 | 0.63 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be disclosed) | (0.29) | (0.29) | 0.63 | 0.63 |
| 6 | (iv) Book value per share (Rs) | 10.34 | 10.34 | 12.66 | 12.66 |