

**FORM L-22 - Analytical Ratios\***

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.06.15	Up to The Period 30.06.15	For the quarter 30.06.14	Up to The Period 30.06.14
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	70.2%	70.2%	-53.9%	-53.9%
	- Linked Life	-17.1%	-17.1%	-72.8%	-72.8%
	Life -Group Business	82.6%	82.6%	-37.2%	-37.2%
	Pension	-100.0%	-100.0%	-94.2%	-94.2%
	Annuities	288.3%	288.3%	3.0%	3.0%
2	Net Retention Ratio	99.7%	99.7%	99.7%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	60.7%	60.7%	44.2%	44.2%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.0%	6.0%	3.9%	3.9%
5	Ratio of policy holder's liabilities to shareholder's funds	377.9%	377.9%	401.5%	401.5%
6	Growth rate of shareholders' fund	19.1%	19.1%	22.6%	22.6%
7	Ratio of surplus to policyholders' liability	0.6%	0.6%	1.4%	1.4%
8	Change in net worth (Rs. In lakhs)	80 41	80 41	77 71	77 71
9	Profit after tax/Total Income	2.4%	2.4%	-1.5%	-1.5%
10	(Total real estate + loans)/(Cash & invested assets)	0.1%	0.1%	0.0%	0.0%
11	Total investments/(Capital + Surplus)	496.8%	496.8%	488.7%	488.7%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	<b>A. With Realised Gains</b>				
	<b>Policyholders</b>				
	<b>Non-Linked</b>				
	Par	2.3%	2.3%	1.8%	1.8%
	Non-Par	2.7%	2.7%	2.4%	2.4%
	<b>Linked</b>				
	Non-Par	2.9%	2.9%	2.3%	2.3%
	<b>Shareholders</b>	4.7%	4.7%	1.81%	1.81%
	<b>B. With Unrealised Gains</b>				
	<b>Policyholders</b>				
	<b>Non-Linked</b>				
	Par	1.9%	1.9%	4.0%	4.0%
	Non-Par	2.2%	2.2%	3.7%	3.7%
	<b>Linked</b>				
	Non-Par	-1.0%	-1.0%	10.4%	10.4%
	<b>Shareholders</b>	1.0%	1.0%	4.09%	4.09%
14	Conservation Ratio				
	Participating Life	62.6%	62.6%	56.82%	56.82%
	Non-participating Life	-14.2%	-14.2%	-89.34%	-89.34%
	Linked Life	33.7%	33.7%	24.88%	24.88%
	Linked Pension	34.0%	34.0%	73.66%	73.66%
15	Persistency Ratio # (Premium basis)				
	For 13th month	67.9%	67.9%	55.75%	55.75%
	For 25th month	32.5%	32.5%	57.97%	57.97%
	For 37th month	21.4%	21.4%	67.96%	67.96%
	For 49th Month	22.1%	22.1%	18.85%	18.85%
	for 61st month	3.2%	3.2%	6.80%	6.80%
	Persistency Ratio (Number basis)				
	For 13th month	43.7%	43.7%	39.5%	39.5%
	For 25th month	24.6%	24.6%	32.8%	32.8%
	For 37th month	19.5%	19.5%	31.4%	31.4%
	For 49th Month	16.5%	16.5%	13.9%	13.9%
	for 61st month	3.8%	3.8%	5.4%	5.4%
	Renewal Rates (Premium basis)				
	For 13th month	35.9%	35.9%	37.0%	37.0%
	For 25th month	59.2%	59.2%	59.2%	59.2%
	For 37th month	63.8%	63.8%	65.7%	65.7%
	For 49th Month	72.8%	72.8%	59.9%	59.9%
	for 61st month	7.4%	7.4%	49.2%	49.2%
	Renewal Rates (Number basis)				
	For 13th month	35.0%	35.0%	34.8%	34.8%
	For 25th month	51.7%	51.7%	57.6%	57.6%
	For 37th month	62.7%	62.7%	63.3%	63.3%
	For 49th Month	70.8%	70.8%	59.6%	59.6%
	for 61st month	13.8%	13.8%	56.6%	56.6%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17502 04 00	17502 04 00	17500 00 00	17500 00 00
2	(b) Percentage of shareholding				
	Indian	100%	100%	100%	100%
	Foreign	-	-	-	-
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)	0.22	0.22	(0.20)	(0.20)
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.22	0.22	(0.20)	(0.20)
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.22	0.22	(0.20)	(0.20)
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.22	0.22	(0.20)	(0.20)
6	(iv) Book value per share (Rs)	28.69	28.69	24.10	24.10