

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

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.03.16	Year Ended 31st March '16	For the quarter 31.03.15	Year Ended 31st March '15
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-17.8%	-9.3%	27.1%	10.3%
	- Linked Life	577.3%	59.5%	-80.9%	-64.8%
	Life -Group Business	85.7%	81.1%	94.5%	29.4%
	Pension	-	-76.2%	-95.2%	-95.3%
	Annuities	0.0%	46.9%	-100.0%	-81.7%
2	Net Retention Ratio	99.8%	99.8%	99.8%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	39.8%	50.5%	46.1%	47.3%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.3%	5.9%	5.7%	5.5%
5	Ratio of policy holder's liabilities to shareholder's funds	417.5%	417.5%	369.3%	369.3%
6	Growth rate of shareholders' fund	1.1%	1.1%	21.3%	21.3%
7	Ratio of surplus to policyholders' liability	-16.4%	2.0%	4.1%	4.1%
8	Change in net worth (Rs. 000's)	5 68 55	5 68 55	90 50 14	90 50 14
9	Profit after tax/Total Income	8.2%	1.6%	18.9%	7.0%
10	(Total real estate + loans)/(Cash & invested assets)	0.1%	0.1%	0.1%	0.1%
11	Total investments/(Capital + Surplus)	503.8%	503.8%	474.1%	474.1%
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%	7.7%	2.8%	9.3%
	Non-Par	2.5%	9.2%	3.0%	9.8%
	<b>Linked</b>				
	Non-Par	-1.9%	2.1%	3.2%	16.0%
	<b>Shareholders</b>	3.7%	9.0%	3.6%	6.5%
	<b>B. With Unrealised Gains</b>				
	<b>Policyholders</b>				
	<b>Non-Linked</b>				
	Par	2.2%	7.6%	3.8%	17.9%
	Non-Par	2.0%	8.4%	3.1%	15.4%
	<b>Linked</b>				
	Non-Par	-1.9%	2.1%	4.1%	32.4%
	<b>Shareholders</b>	-0.9%	3.2%	1.3%	10.1%
14	Conservation Ratio				
	Participating Life	75.6%	70.1%	75.0%	66.1%
	Non-participating Life	52.9%	36.6%	26.0%	23.5%
	Linked Life	61.1%	35.1%	27.8%	27.3%
	Linked Pension	79.9%	50.5%	30.1%	51.9%
15	Persistence Ratio # (Premium basis)				
	For 13th month	52.9%	61.1%	67.5%	63.7%
	For 25th month	61.3%	56.3%	45.1%	55.6%
	For 37th month	41.5%	52.7%	54.9%	63.1%
	For 49th Month	53.4%	61.8%	78.9%	52.0%
	for 61st month	78.6%	48.3%	11.0%	9.1%
	Persistence Ratio (Number basis)				
	For 13th month	43.8%	47.2%	41.9%	45.1%
	For 25th month	32.0%	33.4%	23.6%	29.4%
	For 37th month	18.6%	25.2%	26.8%	30.4%
	For 49th Month	25.6%	29.0%	41.9%	31.5%
	for 61st month	41.0%	28.0%	8.3%	7.2%
	Renewal Rates (Premium basis)				
	For 13th month	43.3%	45.8%	36.6%	43.4%
	For 25th month	55.8%	67.8%	49.8%	63.2%
	For 37th month	62.8%	74.1%	67.3%	72.9%
	For 49th Month	73.7%	80.6%	72.8%	72.6%
	for 61st month	72.9%	62.5%	43.1%	46.2%
	Renewal Rates (Number basis)				
	For 13th month	42.1%	44.2%	33.6%	40.0%
	For 25th month	49.2%	60.5%	42.7%	55.5%
	For 37th month	56.0%	68.4%	65.1%	70.9%
	For 49th Month	71.3%	79.2%	70.6%	72.1%
	for 61st month	72.5%	65.8%	44.8%	52.9%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17504 87 25	17504 87 25	17500 09 00	17500 09 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) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.92	1.05	3.82	4.56
	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.87	1.03	3.73	4.44
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.92	1.05	3.82	4.56
	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.87	1.03	3.73	4.44
6	(iv) Book value per share (Rs)	28.84	28.84	28.53	28.53