

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the Quarter ended 31st March '17	Year Ended 31st March '17	For the Quarter ended 31st March '16	Year Ended 31st March '16
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	14.0%	-6.0%	-17.8%	-9.3%
	- Linked Life	29.8%	50.7%	577.3%	59.5%
	Life -Group Business	-29.6%	1.6%	85.7%	81.1%
	Pension	18700.0%	17784.0%	0.0%	-76.2%
	Annuities	0.0%	4764.5%	0.0%	46.9%
2	Net Retention Ratio	99.8%	99.8%	99.8%	99.8%
3	Expense of Management to Gross Direct Premium Ratio	25.1%	38.7%	39.8%	50.5%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.7%	5.8%	5.3%	5.9%
5	Ratio of policy holder's liabilities to shareholder's funds	435.5%	435.5%	417.5%	417.5%
6	Growth rate of shareholders' fund	16.1%	16.1%	1.1%	1.1%
7	Ratio of surplus to policyholders' liability	20.2%	2.2%	-16.4%	2.0%
8	Change in net worth (Rs. 000's)	81 47 78	81 47 78	5 68 55	5 68 55
9	Profit after tax/Total Income	6.1%	1.1%	8.2%	1.6%
10	(Total real estate + loans)/(Cash & invested assets)	0.2%	0.2%	0.1%	0.1%
11	Total investments/(Capital + Surplus)	594.2%	594.2%	503.8%	503.8%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	0.5%	6.5%	2.3%	7.7%
	Non-Par	2.9%	8.2%	2.5%	9.2%
	Linked				
	Non-Par	7.5%	23.3%	-1.9%	2.1%
	Shareholders	0.4%	10.0%	3.7%	9.0%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	1.5%	8.7%	2.2%	7.6%
	Non-Par	3.8%	11.4%	2.0%	8.4%
	Linked				
	Non-Par	7.5%	23.3%	-1.9%	2.1%
	Shareholders	10.8%	23.2%	-0.9%	3.2%
14	Conservation Ratio				
	Participating Life	84.4%	73.7%	75.6%	70.1%
	Non-participating Life	65.8%	55.1%	52.9%	36.6%
	Linked Life	23.9%	30.3%	61.1%	35.1%
	Linked Pension	76.0%	70.4%	79.9%	50.5%
15	Persistency Ratio # (Premium basis)				
	For 13th month	56.7%	56.4%	52.9%	61.1%
	For 25th month	44.1%	51.6%	61.3%	56.3%
	For 37th month	58.5%	53.0%	41.5%	52.7%
	For 49th Month	39.1%	51.5%	53.4%	61.8%
	for 61st month	40.3%	49.0%	78.6%	48.3%
	Persistency Ratio (Number basis)				
	For 13th month	41.9%	44.4%	43.8%	47.2%
	For 25th month	27.6%	30.6%	32.0%	33.4%
	For 37th month	28.1%	28.0%	18.6%	25.2%
	For 49th Month	14.7%	22.4%	25.6%	29.0%
	for 61st month	21.9%	24.5%	41.0%	28.0%
	Renewal Rates (Premium basis)				
	For 13th month	51.1%	50.8%	43.3%	45.8%
	For 25th month	60.9%	65.0%	55.8%	67.8%
	For 37th month	66.6%	75.7%	62.8%	74.1%
	For 49th Month	71.0%	82.3%	73.7%	80.6%
	for 61st month	77.0%	81.0%	72.9%	62.5%
	Renewal Rates (Number basis)				
	For 13th month	41.0%	43.4%	42.1%	44.2%
	For 25th month	49.6%	55.1%	49.2%	60.5%
	For 37th month	60.9%	69.5%	56.0%	68.4%
	For 49th Month	61.1%	74.3%	71.3%	79.2%
	for 61st month	76.1%	80.4%	72.5%	65.8%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	1750 75 225	1750 75 225	1750 48 725	1750 48 725
2	(b) Percentage of shareholding				
	Indian	76%	76%	100%	100%
	Foreign	24%	24%	0%	0%
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)	1.87	0.96	1.92	1.05
	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.82	0.94	1.87	1.03
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.87	0.96	1.92	1.05
	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.82	0.94	1.87	1.03
6	(iv) Book value per share (Rs)	33.49	33.49	28.84	28.84