

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.12.17	Up to The Period 31.12.17	For the quarter 31.12.16	Up to The Period 31.12.16
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	-3.3%	-12.2%	-15.4%	-13.1%
	- Linked Life	-29.0%	-20.9%	15.0%	67.9%
	Life -Group Business	52.9%	9.3%	-29.6%	23.4%
	Pension	-52%	-34.1%	-	17173.3%
	Annuities	68.2%	393.2%	2928.1%	1524.0%
2	Net Retention Ratio	99.8%	99.8%	99.8%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	35.2%	33.0%	40.0%	46.4%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.5%	6.4%	6.1%	5.9%
5	Ratio of policy holder's liabilities to shareholder's funds	510.1%	510.1%	443.2%	443.2%
6	Growth rate of shareholders' fund	11.4%	11.4%	8.8%	8.8%
7	Ratio of surplus to policyholders' liability	6.7%	2.1%	-7.1%	-0.2%
8	Change in net worth (Rs. 000's)	59 43 16	59 43 16	42 15 18	42 15 18
9	Profit after tax/Total Income	2.0%	1.7%	-0.7%	0.1%
10	(Total real estate + loans)/(Cash & invested assets)	0.7%	0.7%	0.8%	0.8%
11	Total investments/(Capital + Surplus)	637.1%	637.1%	553.5%	553.5%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	<u>A. With Realised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	1.5%	5.6%	1.4%	5.8%
	Non-Par	1.6%	5.2%	1.6%	6.2%
	<u>Linked</u>				
	Non-Par	7.3%	14.3%	3.2%	10.4%
	<u>Shareholders</u>	1.9%	9.5%	0.9%	5.7%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	-0.4%	4.2%	1.9%	11.9%
	Non-Par	0.4%	4.4%	1.0%	12.3%
	<u>Linked</u>				
	Non-Par	6.2%	11.4%	-2.6%	13.0%
	<u>Shareholders</u>	7.3%	5.3%	-4.9%	11.9%
14	Conservation Ratio				
	Participating Life	86.4%	82.3%	72.5%	68.7%
	Non-participating Life	75.9%	65.5%	56.2%	45.6%
	Linked Life	66.1%	66.8%	28.5%	34.5%
	Linked Pension	60.2%	68.6%	65.3%	68.4%
15	Persistency Ratio # (Premium basis)				
	For 13th month	62.1%	61.1%	50.5%	52.4%
	For 25th month	42.6%	42.9%	41.9%	52.3%
	For 37th month	41.1%	50.2%	45.0%	47.5%
	For 49th Month	46.3%	48.0%	53.3%	54.7%
	for 61st month	37.7%	39.8%	39.6%	51.8%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	175093425	175093425	175075225	175075225
2	(b) Percentage of shareholding				
	Indian	76.4%	76.4%	76.4%	76.4%
	Foreign	23.6%	23.6%	23.6%	23.6%
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)	1.15	1.15	(0.82)	(0.91)
	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.12	1.12	(0.80)	(0.89)
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.15	1.15	(0.82)	(0.91)
	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.12	1.12	(0.80)	(0.89)
6	(iv) Book value per share (Rs)	33.29	33.29	29.90	29.90