

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.12.18	Up to The Period 31.12.18	For the quarter 31.12.17	Up to The Period 31.12.17
1	New business premium income growth rate - segment wise				
	Life -Individual business				
	- Participating Life	1.5%	6.9%	-3.3%	-12.2%
	- Linked Life	-23.4%	-9.9%	-29.0%	-20.9%
	Life -Group Business	-11.1%	-6.6%	52.9%	9.3%
	Pension	255.0%	230.9%	-52.0%	-34.1%
	Annuities	-66.6%	-70.7%	68.2%	393.2%
2	Net Retention Ratio	99.7%	99.7%	99.8%	99.8%
3	Expense of Management to Gross Direct Premium Ratio	34.3%	36.3%	35.2%	33.0%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.0%	6.3%	6.5%	6.4%
5	Ratio of policy holder's liabilities to shareholder's funds	618.1%	618.1%	510.1%	510.1%
6	Growth rate of shareholders' fund	-0.7%	-0.7%	11.4%	11.4%
7	Ratio of surplus to policyholders' liability	17.4%	1.9%	6.7%	2.1%
8	Change in net worth (Rs. In Lakhs)	-4 16	-4 16	59 43	59 43
9	Profit after tax/Total Income	0.6%	0.4%	2.0%	1.7%
10	(Total real estate + loans)/(Cash & invested assets)	0.8%	0.8%	0.7%	0.7%
11	Total investments/(Capital + Surplus)	677.3%	677.3%	638.5%	638.5%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	1.5%	6.1%	1.5%	5.6%
	Non-Par	1.5%	4.2%	1.6%	5.2%
	Linked				
	Non-Par	1.7%	17.5%	7.3%	14.3%
	Shareholders	0.9%	2.2%	1.9%	9.5%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	1.6%	5.1%	-0.4%	4.2%
	Non-Par	1.8%	4.4%	0.4%	4.4%
	Linked				
	Non-Par	2.5%	1.8%	6.2%	11.4%
	Shareholders	2.7%	-0.5%	7.3%	5.3%
14	Conservation Ratio				
	Participating Life	90.3%	83.2%	86.4%	82.3%
	Non-participating Life	77.9%	73.5%	75.9%	65.5%
	Linked Life	83.4%	73.0%	66.1%	66.8%
	Linked Pension	91.1%	73.0%	60.2%	68.6%
15	Persistency Ratio # (Premium basis)				
	For 13th month	59.4%	62.5%	62.1%	61.1%
	For 25th month	51.5%	51.3%	42.6%	42.9%
	For 37th month	35.4%	37.1%	41.1%	50.2%
	For 49th Month	38.5%	49.5%	46.3%	48.0%
	for 61st month	39.3%	39.7%	37.7%	39.8%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	17 93 75 000	17 93 75 000	17 93 75 000	17 93 75 000
2	(b) Percentage of shareholding				
	Indian	77%	77%	77%	77%
	Foreign	23%	23%	23%	23%
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)	0.17	0.33	0.52	1.15
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.17	0.33	0.52	1.15
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.17	0.33	0.52	1.15
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.17	0.33	0.52	1.15
6	(iv) Book value per share (Rs)	33.04	33.04	33.29	33.29