

FORM L-22 - Analytical Ratios

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.09.19	For the period 30.09.19	For the quarter 30.09.18	For the period 30.09.18
1	New business premium income growth rate - segment wise				
	Participating Individual Life	5.2%	15.6%	30.2%	10.5%
	Non-Participating Life Individual & Group	-24.1%	-20.5%	28.1%	9.2%
	Non-Participating Health	110.3%	-40.6%	-100.1%	0.0%
	Non-Participating Variable Insurance	0.0%	473.2%	-100.0%	-83.9%
	Non-Participating Non Linked Annuity	3.9%	70.6%	-70.0%	-71.8%
	Linked Non-Participating Pension	-38.1%	-7.2%	125.0%	213.4%
	Linked Non-Participating Life	-35.9%	-23.7%	-19.5%	-23.8%
2	Net Retention Ratio	99.7%	99.6%	99.7%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	36.2%	38.7%	37.1%	37.6%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.9%	6.4%	6.9%	6.6%
5	Ratio of policy holder's liabilities to shareholder's funds	644.1%	644.1%	597.6%	597.6%
6	Growth rate of shareholders' fund	12.1%	12.1%	5.0%	5.0%
7	Ratio of surplus to policyholders' liability	6.6%	0.5%	18.6%	1.1%
8	Change in net worth (Rs. In Lakhs)	68 75	68 75	26 93	26 93
9	Profit after tax/Total Income	0.8%	0.1%	0.7%	0.4%
10	(Total real estate + loans)/(Cash & invested assets)	0.7%	0.7%	0.4%	0.4%
11	Total investments/(Capital + Surplus)	733.0%	733.0%	652.4%	652.4%
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	3.5%	4.2%	2.7%	4.6%
	Non-Par	1.9%	3.7%	2.8%	4.3%
	<u>Linked</u>				
	Non-Par	0.3%	-1.1%	-0.9%	10.7%
	<u>Shareholders</u>	2.0%	0.3%	0.5%	1.3%
	<u>B. With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	4.2%	7.1%	2.3%	3.5%
	Non-Par	2.6%	6.2%	1.9%	2.6%
	<u>Linked</u>				
	Non-Par	2.3%	0.5%	-1.4%	-0.5%
	<u>Shareholders</u>	4.5%	0.6%	-5.6%	-3.1%
14	Conservation Ratio				
	Participating Life	85.6%	85.5%	81.9%	78.1%
	Non-participating Life	73.9%	72.0%	73.8%	70.4%
	Linked Life	76.0%	79.7%	71.9%	66.9%
	Linked Pension	95.3%	93.5%	63.9%	65.2%
15	Persistency Ratio (Premium basis)				
	For 13th month	61.7%	62.3%	56.7%	60.0%
	For 25th month	47.0%	50.1%	46.0%	47.6%
	For 37th month	42.4%	43.0%	33.2%	35.1%
	For 49th Month	31.2%	33.0%	45.9%	52.1%
	for 61st month	36.9%	39.8%	38.3%	38.2%
	Persistency Ratio (Number basis)				
	For 13th month	51.5%	53.1%	50.6%	52.9%
	For 25th month	35.4%	37.6%	32.4%	34.4%
	For 37th month	28.0%	27.5%	19.6%	20.7%
	For 49th Month	17.5%	18.4%	22.5%	24.5%
	for 61st month	19.5%	20.0%	20.5%	21.4%
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)	0.23	0.05	0.18	0.16
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.23	0.05	0.18	0.16
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.23	0.05	0.18	0.16
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.23	0.05	0.18	0.16
6	(iv) Book value per share (Rs)	35.46	35.46	31.63	31.63