

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 31.03.2021	For the Year ended 31.03.2021	For the quarter 31.03.2020	For the Year ended 31.03.2020
1	New business premium income growth rate - segment wise				
	Life business				
	- Participating Life	47.2%	14.6%	-19.6%	6.7%
	- Non-Participating Life	73.7%	23.9%	-16.6%	-12.2%
	- Linked Life	-46.1%	-34.2%	-14.9%	-21.3%
	- Health	-86.7%	-79.4%	-78.4%	-62.3%
	Variable Insurance	5239.8%	183.5%	-98.1%	-83.3%
	Pension	86.9%	156.5%	-56.1%	-40.1%
	Annuities	2284.7%	1703.2%	91.7%	75.8%
2	Net Retention Ratio	99.8%	99.7%	99.8%	99.7%
3	Expense of Management to Gross Direct Premium Ratio	24.4%	30.3%	31.4%	35.9%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.6%	6.1%	6.6%	6.5%
5	Ratio of policy holder's liabilities to shareholder's funds	749.7%	749.7%	739.5%	739.5%
6	Growth rate of shareholders' fund	27.7%	27.7%	-3.7%	-3.7%
7	Ratio of surplus to policyholders' liability	10.2%	1.4%	45.6%	2.5%
8	Change in net worth (Rs. In Lakhs)	17 03	17 03	-23 77	-23 77
9	Profit after tax/Total Income	10.0%	4.1%	4.5%	1.8%
10	(Total real estate + loans)/(Cash & invested assets)	1.0%	1.0%	0.9%	0.9%
11	Total investments/(Capital + Surplus)	837.7%	837.7%	741.8%	741.8%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. With Realised Gains				
	Policyholders				
	Non-Linked				
	Par	2.0%	8.5%	2.4%	7.4%
	Non-Par	1.9%	5.9%	3.3%	8.9%
	Linked				
	Non-Par	5.1%	8.3%	0.8%	2.8%
	Shareholders	2.1%	6.4%	2.2%	3.9%
	B. With Unrealised Gains				
	Policyholders				
	Non-Linked				
	Par	1.9%	12.6%	0.2%	5.4%
	Non-Par	1.9%	6.8%	1.5%	7.2%
	Linked				
	Non-Par	1.1%	36.1%	-13.3%	-11.1%
	Shareholders	1.9%	18.4%	-5.8%	-4.9%
14	Conservation Ratio				
	Participating Life	86.4%	82.5%	77.7%	82.3%
	Non-participating Life	77.9%	75.7%	66.6%	70.9%
	Linked Life	88.1%	85.2%	75.2%	75.2%
	Linked Pension	81.3%	78.0%	71.1%	71.4%
15	Persistency Ratio (Premium basis)				
	For 13th month	54.9%	61.5%	55.7%	63.3%
	For 25th month	51.0%	55.3%	47.5%	52.5%
	For 37th month	44.0%	46.3%	46.2%	48.5%
	For 49th Month	47.5%	47.7%	35.8%	36.9%
	for 61st month	40.5%	36.5%	30.2%	36.0%
	Persistency Ratio (Number basis)				
	For 13th month	50.2%	55.8%	45.7%	54.0%
	For 25th month	35.6%	40.3%	34.4%	39.5%
	For 37th month	27.2%	31.0%	27.9%	30.9%
	For 49th Month	30.1%	31.2%	18.0%	20.3%
	for 61st month	23.2%	21.6%	16.3%	19.4%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
17	Solvency Ratio	180.0%	180.0%	178.0%	178.0%

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)	4.89	5.92	1.56	1.97
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	4.89	5.92	1.56	1.97
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.89	5.92	1.56	1.97
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.89	5.92	1.56	1.97
6	(iv) Book value per share (Rs)	42.04	42.04	34.21	34.21