

FORM L-22 - Analytical Ratios*

 Insurer: **SHRIRAM LIFE INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter 30.06.2021	For the quarter 30.06.2021	For the quarter 30.06.2020	For the quarter 30.06.2020
1	New business premium income growth rate - segment wise				
	Life business				
	- Participating Life	11.6%	11.6%	-14.4%	-14.4%
	- Non-Participating Life	113.9%	113.9%	-53.2%	-53.2%
	- Linked Life	-3.1%	-3.1%	-41.6%	-41.6%
	- Health	-91.3%	-91.3%	-31.3%	-31.3%
	Variable Insurance	-72.9%	-72.9%	150.1%	150.1%
	Pension	-45.5%	-45.5%	75.1%	75.1%
	Annuities	413.6%	413.6%	137.7%	137.7%
2	Net Retention Ratio	99.4%	99.4%	99.4%	99.4%
3	Expense of Management to Gross Direct Premium Ratio	41.3%	41.3%	48.9%	48.9%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.1%	6.1%	5.6%	5.6%
5	Ratio of policy holder's liabilities to shareholder's funds	836.3%	836.3%	737.2%	737.2%
6	Growth rate of shareholders' fund	12.3%	12.3%	3.9%	3.9%
7	Ratio of surplus to policyholders' liability	0.1%	0.1%	0.3%	0.3%
8	Change in net worth (Rs. In Lakhs)	79 23	79 23	24 04	24 04
9	Profit after tax/Total Income	5.7%	5.7%	4.1%	4.1%
10	(Total real estate + loans)/(Cash & invested assets)	1.0%	1.0%	0.9%	0.9%
11	Total investments/(Capital + Surplus)	935.4%	935.4%	792.4%	792.4%
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13	Investment Yield (Gross and Net)				
	A. <u>With Realised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	1.7%	1.7%	2.6%	2.6%
	Non-Par	2.0%	2.0%	0.8%	0.8%
	<u>Linked</u>				
	Non-Par	1.7%	1.7%	0.6%	0.6%
	<u>Shareholders</u>	4.7%	4.7%	0.4%	0.4%
	B. <u>With Unrealised Gains</u>				
	<u>Policyholders</u>				
	<u>Non-Linked</u>				
	Par	2.5%	2.5%	3.8%	3.8%
	Non-Par	2.0%	2.0%	1.8%	1.8%
	<u>Linked</u>				
	Non-Par	5.1%	5.1%	10.2%	10.2%
	<u>Shareholders</u>	3.0%	3.0%	5.5%	5.5%
14	Conservation Ratio				
	Participating Life	96.6%	96.6%	70.1%	70.1%
	Non-participating Life	86.4%	86.4%	59.5%	59.5%
	Linked Life	72.5%	72.5%	83.3%	83.3%
	Linked Pension	51.5%	51.5%	53.8%	53.8%
15	Persistency Ratio (Premium basis)				
	For 13th month	54.7%	54.7%	55.6%	55.6%
	For 25th month	48.5%	48.5%	43.3%	43.3%
	For 37th month	39.6%	39.6%	40.2%	40.2%
	For 49th Month	41.0%	41.0%	34.8%	34.8%
	for 61st month	39.3%	39.3%	26.8%	26.8%
	Persistency Ratio (Number basis)				
	For 13th month	46.4%	46.4%	47.9%	47.9%
	For 25th month	36.3%	36.3%	30.0%	30.0%
	For 37th month	24.1%	24.1%	24.8%	24.8%
	For 49th Month	25.8%	25.8%	17.4%	17.4%
	for 61st month	24.5%	24.5%	13.5%	13.5%
16	NPA Ratio				
	Gross NPA Ratio				
	Net NPA Ratio				
17	Solvency 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)	1.29	1.29	0.20	0.20
4 (b)	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.29	1.29	0.20	0.20
5 (a)	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.29	1.29	0.20	0.20
5 (a)	(b)Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.29	1.29	0.20	0.20
6	(iv) Book value per share (Rs)	40.35	40.35	35.93	35.93