

SHRIRAM LIFE INSURANCE COMPANY LIMITED

Regd. Office: Ramky Selenium, Plot No: 31 & 32, Financial District, Gachibowli, Hyderabad-500032 | Fax : +91 40 23009456 | Phone : +91 40 23009400 (Board)
www.shriramlife.in | CIN: U68010TG2005PLC045616 | IRDAI Reg No. 128 | Date of Registration: 17th November 2005.

AUDITED FINANCIAL RESULTS

(INR in Lakh)

Sr.No.	Particulars	Three Months ended / As at			Nine Months ended / As at		Year ended /As at
		December 31, 2025	Septemebr 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
1	Premium Income (Gross) ³	1,21,285	1,09,060	1,15,107	3,16,694	2,78,183	4,21,643
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(112)	(3,762)	950	(4,748)	3,833	7,018
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(112)	(3,762)	950	(4,748)	3,833	7,018
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(112)	(3,762)	648	(4,748)	3,111	6,555
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period after tax and Other Comprehensive Income after tax) ⁴	NA	NA	NA	NA	NA	NA
6	Equity Share Capital (paid up)	18,174	18,059	18,038	18,174	18,038	18,038
7	Reserves (excluding Revaluation Reserve and Fair Value Change Account)	63,868	63,836	64,994	63,868	64,994	68,438
8	Earnings Per Share (Face value of INR 10 each)						
	1. Basic (not annualized for three/nine months) – INR	(0.06)	(2.08)	0.36	(2.61)	1.72	3.65
	2. Diluted (not annualized for three/nine months) – INR	(0.06)	(2.08)	0.36	(2.61)	1.72	3.65

Additional details based on Audited Results of the Company as per Regulation 52(4) of SEBI LODR are as under:

(INR in Lakh)

Sr.No.	Particulars	Three Months ended / As at			Nine Months ended / As at		Year ended /As at
		December 31, 2025	Septemebr 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
1	Total Borrowings	9,000	-	-	9,000	-	-
2	Debt Equity Ratio ⁵ (no. of times)	0.10	Nil	Nil	0.10	Nil	Nil
3	Debt Service Coverage Ratio ⁶ (DSCR) (no. of times)	(22.68)	Nil	Nil	(1,007.05)	Nil	Nil
4	Interest Service Coverage Ratio ⁷ (ISCR) (no. of times)	(22.68)	Nil	Nil	(1,007.05)	Nil	Nil
5	Capital Redemption Reserve / Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
6	Net Worth ⁸	87,635	87,441	84,711	87,635	84,711	92,121
7	Current Ratio ⁹	1.28	1.24	1.27	1.28	1.27	1.86
8	Current Liability Ratio ¹⁰	0.04	0.04	0.05	0.04	0.05	0.04
9	Total Debt to Total Assets ¹¹	0.01	Nil	Nil	0.01	Nil	Nil

Notes:

- This format is modified to reflect the terminology used in the Insurance Act IRDAI Regulations
- The above is an extract of the detailed format of quarterly Financial Results filed with the Stock Exchange under Regulation 52 of the SEBI (Listed Obligations and Disclosure Requirements) Regulations, 2015. The full format of Quarterly Financial Results are available on the Stock Exchange website (www.seindia.com) and the Company's website (www.shriramlife.com).
- Premium Income is gross of reinsurance and net of GST
- Other Comprehensive Income would be disclosed when Ind AS becomes applicable to the Insurance companies
- Debt Equity Ratio is calculated as Total Borrowings divided by Net worth. Net worth is shareholders' funds including Credit / (Debit) Fair Value Change Account.
- DSCR is calculated as Profit before interest and tax divided by interest expense together with principal repayments of long-term debt during the period.
- ISCR is calculated as Profit before interest and tax divided by interest expense.
- Net worth is shareholders' funds including Credit / (Debit) Fair Value Change Account
- Current Ratio is current assets (cash and bank balance and advances & other assets) divided by current liabilities and provisions.
- Current Liability Ratio is computed as current liability divided by total liability. Total liability includes borrowings, policyholder liabilities, Fund for Future Appropriation, current liability, provisions.
- Total Debts to Total Assets is total borrowings divided by total assets as per balance sheet.
- The Company has issued and allotted 9,000 unsecured, subordinated, listed, rated, redeemable, taxable, non-convertible debentures (NCDs) in the nature of 'Subordinated Debt' in accordance with IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 of face value of ₹ 1,00,000 (each at par) aggregating to ₹ 90,00 lakh through private placement on December 30, 2025
- Credit Rating: ICRA AA-(stable).

For and on behalf of Board of Directors
Sd/-
Casparus J.H. Kromhout
Managing Director & CEO
DIN:06419621



SCAN TO KNOW MORE

ZAROORAT JAISI, POLICY VAISI