

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: U66010TG2005PLC045616 | IRDAI Reg No. 128.

AUDITED FINANCIAL RESULTS

(INR in Lakh)

| Sr.No. | Particulars | Three Months ended / As at | | | Year ended / As at | |
|--------|---|----------------------------|-------------------|----------------|--------------------|----------------|
| | | March 31, 2026 | December 31, 2025 | March 31, 2025 | March 31, 2026 | March 31, 2025 |
| | | Audited | Audited | Audited | Audited | Audited |
| 1 | Premium Income (Gross) ³ | 1,79,990 | 1,21,285 | 1,43,460 | 4,96,684 | 4,21,643 |
| 2 | Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 3,016 | (112) | 3,184 | (1,732) | 7,018 |
| 3 | Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items) | 3,016 | (112) | 3,184 | (1,732) | 7,018 |
| 4 | Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items) | 2,112 | (112) | 3,443 | (2,636) | 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 |
| 6 | Equity Share Capital (paid up) | 18,184 | 18,174 | 18,038 | 18,184 | 18,038 |
| 7 | Reserves (excluding Revaluation Reserve and Fair Value Change Account) | 65,998 | 63,868 | 68,438 | 65,998 | 68,438 |
| 8 | Earnings Per Share (Face value of INR 10 each) | | | | | |
| | 1. Basic (not annualized for three months) – INR | 1.17 | (0.06) | 1.92 | (1.46) | 3.65 |
| | 2. Diluted (not annualized for three months) – INR | 1.17 | (0.06) | 1.92 | (1.46) | 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 | | | Year ended / As at | |
|--------|--|----------------------------|-------------------|----------------|--------------------|----------------|
| | | March 31, 2026 | December 31, 2025 | March 31, 2025 | March 31, 2026 | March 31, 2025 |
| | | Audited | Audited | Audited | Audited | Audited |
| 1 | Total Borrowings | 9,000 | 9,000 | - | 9,000 | - |
| 2 | Debt Equity Ratio ⁵ (no. of times) | 0.10 | 0.10 | Nil | 0.10 | Nil |
| 3 | Debt Service Coverage Ratio ⁶ (DSCR) (no. of times) | 15.23 | (22.68) | Nil | (6.99) | Nil |
| 4 | Interest Service Coverage Ratio ⁷ (ISCR) (no. of times) | 15.23 | (22.68) | Nil | (6.99) | Nil |
| 5 | Capital Redemption Reserve / Debenture Redemption Reserve | Nil/180 | Nil | Nil | Nil/180 | Nil |
| 6 | Net Worth ⁸ | 89,079 | 87,635 | 92,121 | 89,079 | 92,121 |
| 7 | Current Ratio ⁹ | 1.44 | 1.28 | 1.90 | 1.44 | 1.90 |
| 8 | Current Liability Ratio ¹⁰ | 0.05 | 0.04 | 0.03 | 0.05 | 0.03 |
| 9 | Total Debt to Total Assets ¹¹ | 0.01 | 0.01 | NA | 0.01 | NA |

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 Obligation and Disclosure Requirements) Regulations, 2015. The full format of Quarterly Financial Results are available on the Stock Exchange website (www.bseindia.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.
- 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), CRISIL AA-(Stable)

For and on behalf of Board of Directors

Sd/
Caspasrus J.H. Kromhout
Managing Director & CEO
DIN:06419621



SCAN TO KNOW MORE

Place : Hyderabad
Date : May 11, 2026

ZAROORAT JAISI, POLICY VAISI