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
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Audited	Audited	Audited	Audited
1	Premium Income (Gross)[2]	93,032	179,990	86,348	496,684
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(6,406)	3,016	(874)	(1,732)
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(6,406)	3,016	(874)	(1,732)
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(6,406)	2,112	(874)	(2,636)
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period after tax and Other Comprehensive Income after tax)[3]	NA	NA	NA	NA
6	Equity Share Capital (paid up)	20,864	18,184	18,059	18,184
7	Reserves (excluding Revaluation Reserve and Fair Value Change Account)	88,004	65,998	67,593	65,998
8	Earnings Per Share (Face value of INR 10 each)				
	1. Basic (not annualized for three months) – INR	(3.40)	1.17	(0.48)	(1.46)
	2. Diluted (not annualized for three months) – INR	(3.40)	1.17	(0.48)	(1.46)

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
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Audited	Audited	Audited	Audited
1	Total Borrowings	9,000	9,000	-	9,000
2	Debt Equity Ratio[4] (no. of times)	0.08	0.10	-	0.10
3	Debt Service Coverage Ratio[5] (DSCR) (no. of times)	(28.90)	15.23	NA	(6.99)
4	Interest Service Coverage Ratio[6] (ISCR) (no. of times)	(28.90)	15.23	NA	(6.99)
5	Capital Redemption Reserve / Debenture Redemption Reserve	Nil/180	Nil/180	Nil/NA	Nil/180
6	Net Worth[7]	114,426	89,079	91,322	89,079
7	Current Ratio[8]	1.26	1.44	1.41	1.44
8	Current Liability Ratio[9]	0.06	0.05	0.04	0.05
9	Total Debt to Total Assets[10]	0.01	0.01	NA	0.01

Notes:
1. 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).
2. Premium Income is gross of reinsurance and net of GST
3.Other Comprehensive Income would be dislcosed when Ind AS becomes applicable to the Insurance companies
4. Debt Equity Ratio is calculated as Total Borrowings divided by Net worth.
5. DSCR is calculated as Profit before interest and tax divided by interest expense together with principal repayments of long-term debt during the period.
6. ISCR is calculated as Profit before interest and tax divided by interest expense.
7. Net worth is shareholders' funds including Credit / (Debit) Fair Value Change Account
8. Current Ratio is current assets (cash and bank balance and advances & other assets) divided by current liabilities and provisions.
9. 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.
10. Total Debts to Total Assets is total borrowings divided by total assets as per balance sheet.
11.Credit Rating: ICRA AA-(stable), CRISIL AA- (Stable)

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

Place : Hyderabad
Date : August 03, 2026

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