



Sar utha ke jiyo!

HDFC Life Insurance Company Limited

CIN : L65110MH2000PLC128245

Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011

(IRDAI Reg. No. 101 dated 12.10.2000)

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Consolidated Financial Results

(₹ in Lakhs)

Sr. No.	Particulars	Three months ended / As at			Six months ended / As at		Year ended / As at
		September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1.	Premium Income (Gross) ¹	1,328,260	1,004,965	1,163,088	2,333,225	1,928,683	4,728,995
2.	Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	33,054	36,301	27,806	69,356	55,221	130,275
3.	Net Profit for the period before Tax (after Exceptional and/ or Extraordinary items)	33,054	36,301	27,806	69,356	55,221	130,275
4.	Net Profit for the period after Tax (after Exceptional and/ or Extraordinary items)	32,902	36,139	27,590	69,042	54,545	132,693
5.	Total Comprehensive Income for the period [Comprising profit for the period (after tax) and other Comprehensive Income (after tax)] ²	NA	NA	NA	NA	NA	NA
6.	Equity Share Capital (Paid up)	214,910	211,317	202,313	214,910	202,313	211,262
7.	Reserves (excluding Revaluation Reserve)	1,013,345	783,005	663,557	1,013,345	663,557	1,341,260
8.	Earnings per share (Face value of ₹10 each)						
	1. Basic (not annualised for Three / six months) (in ₹)	1.55	1.71	1.36	3.26	2.70	6.49
	2. Diluted (not annualised for Three / six months) (in ₹)	1.55	1.71	1.36	3.26	2.69	6.48

Key numbers of Standalone Results of the Company are as under:

(₹ in Lakhs)

Sr. No.	Particulars	Three months ended / As at			Six months ended / As at		Year ended / As at
		September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)
1.	Premium Income (Gross) ¹	1,328,260	1,004,965	1,163,089	2,333,225	1,928,683	4,596,283
2.	Profit before tax	32,731	36,109	27,595	68,841	58,268	118,014
3.	Profit after tax	32,624	36,001	27,416	68,626	57,651	1,20,769
4.	Total Comprehensive Income ²	NA	NA	NA	NA	NA	NA

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

(₹ in Lakhs)

Sr. No.	Particulars	Three months ended / As at			Six months ended / As at		Year ended / As at
		September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)
1.	Net Worth ³	1,234,688	992,641	891,667	1,234,688	891,667	1,548,591
2.	Paid up Debt capital/ Outstanding Debt	95,000	95,000	60,000	95,000	60,000	60,000
3.	Outstanding redeemable preference shares	NA	NA	NA	NA	NA	NA
4.	Debt Equity Ratio (no of times)	0.08	0.10	0.07	0.08	0.07	0.04
5.	Capital redemption reserve / debenture redemption reserve	NA	NA	NA	NA	NA	NA
6.	Debt service coverage ratio (no of times)	24.10	6.42	43.58	50.34	89.66	47.46
7.	Interest service coverage ratio (no of times)	24.10	6.42	43.58	50.34	89.66	47.46

1. Premium income is gross of reinsurance and net of Goods & Service Tax.

2. The new Indian Accounting Standards (Ind AS) are currently not applicable to insurance companies in India.

3. Net worth represents shareholder's funds excluding redeemable preference shares, if any.

Note: 1. The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and other Disclosure Requirements) Regulations 2015. The full format of the Quarterly / Annual Financial Results are available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and the Company's website (www.hdfclife.com).

2. In accordance with the scheme of Amalgamation of Exide Life Insurance Company Limited with HDFC Life Insurance Company Limited approved by relevant Authorities, the merger has been accounted using the pooling of interest method as prescribed under the Accounting Standard 14 with effect from April 1st 2022 i.e. appointed date. Consequently, the comparative previous period numbers are not comparable.

For and on behalf of the Board of Directors

Vibha Padalkar
Managing Director & CEO
(DIN: 01682810)

Mumbai
October 21, 2022