



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, 2021	June 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Premium Income (Gross) ¹	1,163,089	765,594	1,018,254	1,928,683	1,604,510	3,858,350
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	27,807	27,415	32,795	55,222	77,860	135,428
3.	Net Profit for the period before Tax (after Exceptional and/or Extraordinary items)	27,807	27,415	32,795	55,222	77,860	135,428
4.	Net Profit for the period after Tax (after Exceptional and/or Extraordinary items)	27,591	26,955	32,783	54,546	77,837	136,087
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)	202,313	202,214	201,946	202,313	201,946	202,094
7.	Reserves (excluding Revaluation Reserve)	663,557	672,614	576,441	663,557	576,441	640,944
8.	Earnings per share (Face value of ₹ 10 each)						
	1. Basic (not annualised for three/ six months) (in ₹)	1.36	1.33	1.62	2.70	3.85	6.74
	2. Diluted (not annualised for three/ six months) (in ₹)	1.36	1.33	1.62	2.69	3.85	6.73

Key numbers of Audited 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, 2021	June 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1.	Premium Income (Gross) ¹	1,163,089	765,594	1,018,254	1,928,683	1,604,510	3,858,350
2.	Profit before tax	27,595	30,673	32,621	58,268	77,741	135,349
3.	Profit after tax	27,416	30,235	32,609	57,651	77,718	136,010
4.	Total Comprehensive Income ²	NA	NA	NA	NA	NA	NA

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

(₹ in Lakhs)

Sr. No.	Particulars	Three months ended / As at			Six months ended / As at		Year ended / As at
		September 30, 2021	June 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020	March 31, 2021
		1.	Net Worth ³	891,667	895,413	782,486	891,667
2.	Paid up Debt capital/ Outstanding Debt	60,000	60,000	60,000	60,000	60,000	60,000
3.	Outstanding redeemable preference shares	NA	NA	NA	NA	NA	NA
4.	Debt Equity Ratio (no of times)	0.07	0.07	0.08	0.07	0.08	0.07
5.	Capital redemption reserve / debenture redemption reserve	NA	NA	NA	NA	NA	NA
6.	Debt service coverage ratio (no of times)	43.58	8.75	52.00	89.66	122.83	55.26
7.	Interest service coverage ratio (no of times)	43.58	8.75	52.00	89.66	122.83	55.26

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: The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 & 52 (4) 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).

For and on behalf of the Board of Directors

Mumbai
October 22, 2021

Vibha Padalkar
Managing Director & CEO
(DIN: 01682810)