



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			Nine months ended / As at		Year ended / As at
		December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Premium Income (Gross) ¹	1,225,475	1,163,089	962,821	3,154,157	2,567,330	3,858,350
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	27,770	27,807	26,546	82,992	104,406	135,428
3.	Net Profit for the period before Tax (after Exceptional and/or Extraordinary items)	27,770	27,807	26,546	82,992	104,406	135,428
4.	Net Profit for the period after Tax (after Exceptional and/or Extraordinary items)	27,528	27,591	26,344	82,074	104,181	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)	202,479	202,313	202,046	202,479	202,046	202,094
7.	Reserves (excluding Revaluation Reserve)	699,090	663,557	606,677	699,090	606,677	640,944
8.	Earnings per share (Face value of ₹ 10 each)						
	1. Basic (not annualised for three/ nine months) (in ₹)	1.36	1.36	1.30	4.06	5.16	6.74
	2. Diluted (not annualised for three/ nine months) (in ₹)	1.36	1.36	1.30	4.05	5.15	6.73

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

(₹ in Lakhs)

Sr. No.	Particulars	Three months ended / As at			Nine months ended / As at		Year ended / As at
		December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1.	Premium Income (Gross) ¹	1,225,475	1,163,089	962,821	3,154,157	2,567,330	3,858,350
2.	Profit before tax	27,590	27,595	26,700	85,859	104,442	135,349
3.	Profit after tax	27,365	27,416	26,499	85,017	104,218	136,010
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:

Sr. No.	Particulars	Three months ended / As at			Nine months ended / As at		Year ended / As at
		December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
1.	Net Worth ³ (₹ in Lakhs)	919,011	891,667	831,674	919,011	831,674	863,772
2.	Paid up Debt capital/ Outstanding Debt (₹ in Lakhs)	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	0.07	0.07	0.07	0.07
5.	Capital redemption reserve / debenture redemption reserve	NA	NA	NA	NA	NA	NA
6.	Debt service coverage ratio (no of times)	17.59	43.58	16.98	54.37	67.28	55.26
7.	Interest service coverage ratio (no of times)	17.59	43.58	16.98	54.37	67.28	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
January 21, 2022

Vibha Padalkar
Managing Director & CEO
(DIN: 01682810)