

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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		Consolidate	d Financial Re	sults			(***)))
		Three months ended / As at Nine months ended / As at					(₹ in Lakhs) Year ended / As at
Sr. No.	Particulars	December	September	December	December	December	March
		31, 2022	30, 2022	31, 2021	31, 2022	31, 2021	31, 2022
_		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1.	Premium Income (Gross) ¹	14,57,504	13,28,260	12,25,475	37,90,730	31,54,157	47,28,995
2.	Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	31,528	33,054	27,770	1,00,883	82,992	1,30,275
З.	Net Profit for the period before Tax (after Exceptional and/ or Extraordinary items)	31,528	33,054	27,770	1,00,883	82,992	1,30,275
4.	Net Profit for the period after Tax (after Exceptional and/ or Extraordinary items)	31,591	32,902	27,528	1,00,632	82,074	1,32,693
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)	2,14,918	2,14,910	2,02,479	2,14,918	2,02,479	2,11,262
7.	Reserves (excluding Revaluation Reserve)	10,45,355	10,13,345	6,99,090	10,45,355	6,99,090	13,41,260
8.	Earnings per share (Face value of ₹10 each)						
	a) Basic (not annualised for Three / nine months) (in ₹)	1.48	1.55	1.36	4.73	4.06	6.49
	b) Diluted (not annualised for Three / nine months) (in ₹)	1.48	1.55	1.36	4.73	4.05	6.48
Key	, numbers of Standalone Results of the Company are	as under:					(₹in Lakhs)
-		Three months ended / As at Nine months ended / As at					Year ended / As at
Sr.	Particulars	December	September	December	December	December	March
No.		31, 2022	30, 2022	31, 2021	31, 2021	31, 2021	31, 2022
1.	Premium Income (Gross) ¹	(Audited) 14,57,504	(Audited) 13,28,260	(Audited) 12,25,475	(Audited) 37,90,730	(Audited) 31,54,157	(Audited) 45,96,283
2.	Profit before tax	31,424	32,731	27,590	1,00,264	85,859	1,18,014
3.	Profit after tax	31,522	32,624	27,365	1,00,147	85,017	1,20,769
4.	Total Comprehensive Income ²	NA	NA	NA	1,00,11, NA	NA	NA
Ad	ditional details based on Standalone Results of the Co	ompany as per	Regulation 52(4	I) of SEBI LODR	are as under:		(₹ in Lakhs)
-			months ended		Nine months	ended / As at	Year ended / As at
Sr.		December	September	December	December	December	March
No.	Particulars	31, 2022	30, 2022	31, 2021	31, 2022	31, 2021	31, 2022
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1.	Solvency Margin	209%	210%	190%	209%	190%	(Audited) 176%
1. 2.	Debt Equity Ratio (no of times)						(Audited)
	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months)	209%	210%	190%	209%	190%	(Audited) 176%
2.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times)	209%	210% 0.08	190% 0.07	209%	190% 0.07	(Audited) 176% 0.04
2. 3.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs)	209% 0.07 5.52	210% 0.08 24.10	190% 0.07 17.59	209% 0.07 28.78	190% 0.07 54.37	(Audited) 176% 0.04 47.46
2. 3. 4.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value)	209% 0.07 5.52 5.52	210% 0.08 24.10 24.10	190% 0.07 17.59 17.59	209% 0.07 28.78 28.78	190% 0.07 54.37 54.37	(Audited) 176% 0.04 47.46 47.46
2. 3. 4. 5. 6. 7.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve	209% 0.07 5.52 5.52 95,000 NA NA	210% 0.08 24.10 24.10 95,000 NA NA	190% 0.07 17.59 17.59 60,000 NA NA	209% 0.07 28.78 28.78 95,000 NA NA	190% 0.07 54.37 54.37 60,000 NA NA	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA
2. 3. 4. 5. 6. 7. 8.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³	209% 0.07 5.52 5.52 95,000 NA NA 12,69,970	210% 0.08 24.10 24.10 95,000 NA NA 12,34,688	190% 0.07 17.59 17.59 60,000 NA NA 9,19,011	209% 0.07 28.78 28.78 95,000 NA NA 12,69,970	190% 0.07 54.37 54.37 60,000 NA NA 9,19,011	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591
 2. 3. 4. 5. 6. 7. 8. 9. 	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs)	209% 0.07 5.52 5.52 95,000 NA NA	210% 0.08 24.10 24.10 95,000 NA NA	190% 0.07 17.59 17.59 60,000 NA NA	209% 0.07 28.78 28.78 95,000 NA NA	190% 0.07 54.37 54.37 60,000 NA NA	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA
2. 3. 4. 5. 6. 7. 8.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for	209% 0.07 5.52 5.52 95,000 NA NA 12,69,970	210% 0.08 24.10 24.10 95,000 NA NA 12,34,688	190% 0.07 17.59 17.59 60,000 NA NA 9,19,011	209% 0.07 28.78 28.78 95,000 NA NA 12,69,970	190% 0.07 54.37 54.37 60,000 NA NA 9,19,011	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591
 2. 3. 4. 5. 6. 7. 8. 9. 	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months)	209% 0.07 5.52 5.52 95,000 NA NA 12,69,970 31,522	210% 0.08 24.10 24.10 95,000 NA NA 12,34,688 32,624	190% 0.07 17.59 60,000 NA 9,19,011 27,365	209% 0.07 28.78 28.78 95,000 NA NA 12,69,970 1,00,147	190% 0.07 54.37 54.37 60,000 NA 9,19,011 85,017	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591 1,20,769
2. 3. 4. 5. 6. 7. 8. 9. 10.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months)	209% 0.07 5.52 5.52 95,000 NA NA 12,69,970 31,522 1.48 1.48	210% 0.08 24.10 24.10 95,000 NA 12,34,688 32,624 1.54 1.54	190% 0.07 17.59 60,000 NA 9,19,011 27,365 1.35	209% 0.07 28.78 28.78 95,000 NA 12,69,970 1,00,147 4.71 4.71	190% 0.07 54.37 54.37 60,000 NA 9,19,011 85,017 4.20 4.20	(Audited) 176% 0.04 47.46 60,000 NA NA 15,48,591 1,20,769 5.91 5.90
 2. 3. 4. 5. 6. 7. 8. 9. 	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) Current ratio	209% 0.07 5.52 5.52 95,000 NA NA 12,69,970 31,522 1.48	210% 0.08 24.10 24.10 95,000 NA NA 12,34,688 32,624 1.54	190% 0.07 17.59 17.59 60,000 NA NA 9,19,011 27,365 1.35	209% 0.07 28.78 28.78 95,000 NA NA 12,69,970 1,00,147 4.71	190% 0.07 54.37 54.37 60,000 NA 9,19,011 85,017 4.20	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591 1,20,769 5.91
2. 3. 4. 5. 6. 7. 8. 9. 10. 11.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months)	209% 0.07 5.52 95,000 NA 12,69,970 31,522 1.48 1.48 0.83	210% 0.08 24.10 95,000 NA 12,34,688 32,624 1.54 1.54 0.87	190% 0.07 17.59 60,000 NA 9,19,011 27,365 1.35 1.35 0.89	209% 0.07 28.78 28.78 95,000 NA NA 12,69,970 1,00,147 4.71 4.71 4.70 0.83	190% 0.07 54.37 54.37 60,000 NA NA 9,19,011 85,017 4.20 4.20 0.89	(Audited) 176% 0.04 47.46 60,000 NA NA 15,48,591 1,20,769 5.91 5.90 0.84
2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) Current ratio Long term debt to working capital	209% 0.07 5.52 95,000 NA 12,69,970 31,522 1.48 1.48 1.48 0.83 NA	210% 0.08 24.10 95,000 NA 12,34,688 32,624 1.54 1.54 1.54 0.87 NA	190% 0.07 17.59 60,000 NA 9,19,011 27,365 1.35 1.35 1.35 0.89 NA	209% 0.07 28.78 28.78 95,000 NA 12,69,970 1,00,147 4.71 4.71 4.70 0.83 NA	190% 0.07 54.37 54.37 60,000 NA NA 9,19,011 85,017 4.20 4.20 4.20 0.89 NA	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591 1,20,769 5.91 5.90 0.84 NA
2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) current ratio Long term debt to working capital Bad debts to Account receivable ratio	209% 0.07 5.52 95,000 NA NA 12,69,970 31,522 1.48 1.48 0.83 NA NA	210% 0.08 24.10 24.10 95,000 NA NA 12,34,688 32,624 1.54 1.54 1.54 0.87 NA NA	190% 0.07 17.59 60,000 NA 9,19,011 27,365 1.35 1.35 1.35 0.89 NA NA	209% 0.07 28.78 28.78 95,000 NA 12,69,970 1,00,147 4.71 4.71 4.70 0.83 NA NA	190% 0.07 54.37 54.37 60,000 NA NA 9,19,011 85,017 4.20 4.20 4.20 0.89 NA NA	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591 1,20,769 5.91 5.90 0.84 NA NA
2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) Current ratio Long term debt to working capital Bad debts to Account receivable ratio Current liability ratio	209% 0.07 5.52 95,000 NA NA 12,69,970 31,522 1.48 1.48 1.48 0.83 NA NA NA	210% 0.08 24.10 95,000 NA NA 12,34,688 32,624 1.54 1.54 1.54 0.87 NA NA NA 0.03	190% 0.07 17.59 60,000 NA 9,19,011 27,365 1.35 1.35 1.35 0.89 NA NA NA 0.03	209% 0.07 28.78 28.78 95,000 NA 12,69,970 1,00,147 4.71 4.71 4.70 0.83 NA NA NA 0.03	190% 0.07 54.37 54.37 60,000 NA 9,19,011 85,017 4.20 4.20 4.20 0.89 NA NA NA NA	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591 1,20,769 5.91 5.90 0.84 NA NA NA 0.03
2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) current ratio Long term debt to working capital Bad debts to Account receivable ratio Current liability ratio Total debts to total assets	209% 0.07 5.52 95,000 NA NA 12,69,970 31,522 1.48 1.48 0.83 NA NA 0.03 0.004	210% 0.08 24.10 24.10 95,000 NA NA 12,34,688 32,624 1.54 1.54 1.54 0.87 NA NA NA 0.03 0.004	190% 0.07 17.59 60,000 NA NA 9,19,011 27,365 1.35 1.35 1.35 0.89 NA NA NA 0.03 0.003	209% 0.07 28.78 28.78 95,000 NA NA 12,69,970 1,00,147 4.71 4.71 4.70 0.83 NA NA 0.03 0.004	190% 0.07 54.37 54.37 60,000 NA 9,19,011 85,017 4.20 4.20 4.20 0.89 NA NA NA 0.03 0.003	(Audited) 176% 0.04 47.46 47.46 60,000 NA NA 15,48,591 1,20,769 5.91 5.90 0.84 NA NA NA NA 0.03 0.003
2. 3. 4. 5. 6. 7. 8. 9. 10. 10. 11. 12. 13. 14. 15.	Debt Equity Ratio (no of times) Debt service coverage ratio (no of times) (not annualised for three/nine months) Interest service coverage ratio (no of times) (not annualised for three/nine months) Total Borrowings (₹ in Lakhs) Outstanding redeemable preference shares (quantity and value) Capital redemption / debenture redemption reserve Net Worth (₹ in Lakhs) ³ Net profit/ loss after tax (₹ in Lakhs) Earnings per share a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/nine months) current ratio Long term debt to working capital Bad debts to Account receivable ratio Current liability ratio Total debts to total assets Debtors turnover	209% 0.07 5.52 95,000 NA NA 12,69,970 31,522 1.48 1.48 0.83 NA NA 0.03 0.004 NA	210% 0.08 24.10 24.10 95,000 NA NA 12,34,688 32,624 1.54 1.54 1.54 0.87 NA NA 0.03 0.004 NA	190% 0.07 17.59 60,000 NA 9,19,011 27,365 1.35 1.35 1.35 0.89 NA NA 0.03 0.003 NA	209% 0.07 28.78 28.78 95,000 NA NA 12,69,970 1,00,147 4.71 4.71 4.70 0.83 NA NA 0.03 0.004 NA	190% 0.07 54.37 54.37 60,000 NA 9,19,011 85,017 4.20 4.20 4.20 0.89 NA NA 0.03 0.003 NA	(Audited) 176% 0.04 47.46 60,000 NA NA 15,48,591 1,20,769 5.91 5.90 0.84 NA NA NA 0.03 0.003 NA

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 and 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).
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)