



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

Sr. No.	Particulars	Three months ended / As at			Six months ended / As at		Year ended / As at
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1.	Premium Income (Gross) ¹	1,931,402	1,488,742	1,693,401	3,420,144	2,974,873	7,107,514
2.	Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	46,804	56,358	44,046	103,162	93,963	187,794
3.	Net Profit for the period before Tax (after Exceptional and/ or Extraordinary items)	46,804	56,358	44,046	103,162	93,963	187,794
4.	Net Profit for the period after Tax (after Exceptional and/ or Extraordinary items)	44,829	54,835	43,518	99,664	91,415	181,082
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)	215,609	215,469	215,222	215,609	215,222	215,299
7.	Reserves (excluding Revaluation Reserve)	1,426,970	1,419,205	1,261,499	1,426,970	1,261,499	1,355,501
8.	Earnings per share (Face value of Rs. 10 each)						
8.1.	Basic (not annualised for three/six months) (in ₹)	2.08	2.55	2.02	4.63	4.25	8.41
8.2.	Diluted (not annualised for three/six months) (in ₹)	2.08	2.54	2.02	4.62	4.25	8.41

Standalone Financial Results

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

Sr. No.	Particulars	Three months ended / As at			Six months ended / As at		Year ended / As at
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)	(Audited)
1.	Premium Income (Gross) ¹	1,928,652	1,487,507	1,692,745	3,416,159	2,973,833	7,104,491
2.	Profit before tax	46,541	56,065	43,756	102,606	93,505	186,608
3.	Profit after tax	44,715	54,646	43,299	99,361	91,064	180,212
4.	Total Comprehensive Income ²	NA	NA	NA	NA	NA	NA
Additional information ³ : Profit after Tax = (a)+(b)+(c)							
(a)	Existing business surplus	151,092	162,976	133,100	314,068	274,711	614,221
(b)	New business strain	-134,157	-132,596	-113,631	-266,753	-229,028	-523,603
(c)	Shareholders' surplus	27,780	24,266	23,830	52,046	45,381	89,594

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			Six months ended / As at		Year ended / As at
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)	(Audited)
1.	Solvency Margin	175%	192%	181%	175%	181%	194%
2.	Debt Equity Ratio (no of times)	0.14	0.17	0.06	0.14	0.06	0.18
3.	Debt service coverage ratio (no of times) (not annualised for three/six months)	3.85	5.27	22.14	8.70	53.92	18.65
4.	Interest service coverage ratio (no of times) (not annualised for three/six months)	3.85	5.27	22.14	8.70	53.92	18.65
5.	Total Borrowings (₹ in Lakh)	235,000	295,000	95,000	235,000	95,000	295,000
6.	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA	NA	NA
7.	Capital redemption reserve / debenture redemption reserve	NA	NA	NA	NA	NA	NA
8.	Net Worth (₹ in Lakh) ⁴	1,693,030	1,701,258	1,558,514	1,693,030	1,558,514	1,612,560
9.	Net profit/ loss after tax (₹ in Lakh)	44,715	54,646	43,299	99,361	91,064	180,212
10.	Earnings per share						
	a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/six months)	2.08	2.54	2.01	4.61	4.23	8.37
	b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three/six months)	2.07	2.53	2.01	4.61	4.23	8.37
11.	Current ratio	0.92	0.94	1.02	0.92	1.02	1.03
12.	Long term debt to working capital	NA	NA	NA	NA	NA	NA
13.	Bad debts to Account receivable ratio	NA	NA	NA	NA	NA	NA
14.	Current liability ratio	0.02	0.02	0.03	0.02	0.03	0.03
15.	Total debts to total assets	0.006	0.008	0.003	0.006	0.003	0.009
16.	Debtors turnover	NA	NA	NA	NA	NA	NA
17.	Inventory turnover	NA	NA	NA	NA	NA	NA
18.	Operating margin (%)	NA	NA	NA	NA	NA	NA
19.	Net profit margin (%)	NA	NA	NA	NA	NA	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. For better understanding of the financial performance, the Company has provided the break-up of profit after tax; Underwriting profit comprises of:

a) Existing business surplus representing profits emerging during current period from business written in prior years and

b) New business strain - Insurance contracts being long term in nature revenue is recognised over the period of the contract as against costs being recognised in the period in which they are incurred, leading to New business strain.

c) Shareholders income represents investment and other income arising on shareholders' funds, net of expenses.

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

Note: The above is an extract of the detailed format of quarterly/ yearly Financial Results filed with the Stock Exchanges under Regulation 33 and 52(4), read with Regulation 63 of the SEBI (Listing Obligation and other Disclosure Requirements) Regulations 2015, as amended from time to time. The full format of the quarterly/ yearly 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

Place : Mumbai

Date : 15/10/2025

Vibha Padalkar

Managing Director & CEO

(DIN: 01682810)