

**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			Year ended / As at
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1.	Premium Income (Gross) ¹	1,488,742	2,404,421	1,281,472	7,107,514
2.	Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	56,358	48,594	49,917	187,794
3.	Net Profit for the period before Tax (after Exceptional and/ or Extraordinary items)	56,358	48,594	49,917	187,794
4.	Net Profit for the period after Tax (after Exceptional and/ or Extraordinary items)	54,835	47,536	47,897	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
6.	Equity Share Capital (Paid up)	215,469	215,299	215,098	215,299
7.	Reserves (excluding Revaluation Reserve)	1,419,205	1,355,501	1,254,584	1,355,501
	Earnings per share (Face value of Rs. 10 each)				
8.	1. Basic (not annualised for three months) (in ₹)	2.55	2.21	2.23	8.41
	2. Diluted (not annualised for three months) (in ₹)	2.54	2.21	2.23	8.41

Standalone Financial Results

Key numbers of Standalone Results of the Company are as under : (₹ in Lakh)

Sr. No.	Particulars	Three months ended / As at			Year ended / As at
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1.	Premium Income (Gross) ¹	1,487,507	2,403,157	1,281,088	7,104,491
2.	Profit before tax	56,065	48,621	49,749	186,608
3.	Profit after tax	54,646	47,654	47,765	180,212
4.	Total Comprehensive Income ²	NA	NA	NA	NA

Additional information³: Profit after Tax = (a)+(b)+(c)

(a)	Existing business surplus	162,976	191,169	141,611	614,221
(b)	New business strain	(132,596)	(167,791)	(115,397)	(523,603)
(c)	Shareholders' surplus	24,266	24,276	21,551	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			Year ended / As at
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1.	Solvency Margin	192%	194%	186%	194%
2.	Debt Equity Ratio (no of times)	0.17	0.18	0.06	0.18
3.	Debt service coverage ratio (no of times) (not annualised for three months)	5.27	5.51	12.58	18.65
4.	Interest service coverage ratio (no of times) (not annualised for three months)	5.27	5.51	12.58	18.65
5.	Total Borrowings (₹ in Lakh)	295,000	295,000	95,000	295,000
6.	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA
7.	Capital redemption reserve / debenture redemption reserve	NA	NA	NA	NA
8.	Net Worth (₹ in Lakh) ⁴	1,701,258	1,612,560	1,533,374	1,612,560
9.	Net profit/ loss after tax (₹ in Lakh)	54,646	47,654	47,765	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 months)	2.54	2.21	2.22	8.37
	b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three months)	2.53	2.21	2.22	8.37
11.	Current ratio	0.94	1.03	0.83	1.03
12.	Long term debt to working capital	NA	NA	NA	NA
13.	Bad debts to Account receivable ratio	NA	NA	NA	NA
14.	Current liability ratio	0.02	0.03	0.03	0.03
15.	Total debts to total assets	0.008	0.009	0.003	0.009
16.	Debtors turnover	NA	NA	NA	NA
17.	Inventory turnover	NA	NA	NA	NA
18.	Operating margin (%)	NA	NA	NA	NA
19.	Net profit margin (%)	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(2) 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)

Scan the QR code to view the complete Financial results



For and on behalf of the Board of Directors

Place : Mumbai
Date : July 15, 2025

Vibha Padalkar
Managing Director & CEO
(DIN: 01682810)