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 23.10.2000)
Ph: 022-67516666, **Fax:** 022-67516861, **Email:** investor.service@hdfclife.com, **Website:** www.hdfclife.com

Consolidated Financial Results

(₹ in Lakh)

Sr. No.	Particulars	Three months ended / As at June 30, 2026 (Unaudited)	March 31, 2026 (Unaudited)	June 30, 2025 (Unaudited)	Year ended / As at March 31, 2026 (Audited)
1.	Premium Income (Gross)[1]	1,723,229	2,646,366	1,488,742	7,949,342
2.	Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	63,019	48,970	56,358	196,233
3.	Net Profit for the period before Tax (after Exceptional and/ or Extraordinary items)	63,019	48,970	56,358	196,233
4.	Net Profit for the period after Tax (after Exceptional and/ or Extraordinary items)	61,119	49,749	54,835	191,232
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)	217,247	215,782	215,469	215,782
7.	Reserves (excluding Revaluation Reserve)	1,691,012	1,530,175	1,419,205	1,530,175
8.	Earnings per share (Face value of Rs. 10 each)				
	1. Basic (not annualised for three months) (in ₹)	2.83	2.31	2.55	8.87
	2. Diluted (not annualised for three months) (in ₹)	2.83	2.30	2.54	8.86

Standalone Financial Results

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

(₹ in Lakh)

Sr. No.	Particulars	Three months ended / As at June 30, 2026 (Unaudited)	March 31, 2026 (Unaudited)	June 30, 2025 (Unaudited)	Year ended / As at March 31, 2026 (Audited)
1.	Premium Income (Gross)[1]	1,716,644	2,642,211	1,487,507	7,938,707
2.	Profit before tax	62,672	48,621	56,065	195,504
3.	Profit after tax	61,142	49,565	54,646	190,999
4.	Total Comprehensive Income[2]	NA	NA	NA	NA
Additional information[3]: Profit after Tax = (a)+(b)+(c)					
(a)	Existing business surplus	187,422	220,207	162,976	698,896
(b)	New business strain	(151,916)	(200,652)	(132,596)	(623,070)
(c)	Shareholders' surplus	25,636	30,010	24,266	115,173

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 June 30, 2026 (Unaudited)	March 31, 2026 (Unaudited)	June 30, 2025 (Unaudited)	Year ended / As at March 31, 2026 (Audited)
1.	Solvency Margin	185%	177%	192%	177%
2.	Debt Equity Ratio (no of times)	0.16	0.18	0.17	0.18
3.	Debt service coverage ratio (no of times) (not annualised for three months)	6.08	6.59	5.27	25.88
4.	Interest service coverage ratio (no of times) (not annualised for three months)	6.08	6.59	5.27	25.88
5.	Total Borrowings (₹ in Lakh)	309,900	309,900	295,000	309,900
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]	1,950,921	1,769,607	1,701,258	1,769,607
9.	Net profit/ loss after tax (₹ in Lakh)	61,142	49,565	54,646	190,999
10.	Earnings per share				
	a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three months)	2.83	2.30	2.54	8.86
	b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualised for three months)	2.83	2.30	2.53	8.85
11.	Current ratio	0.98	1.02	0.94	1.02
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	0.02	0.03
15.	Total debts to total assets	0.008	0.008	0.008	0.008
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. Pursuant to IRDAI Notification No. F. No. IRDAI/Reg/2/216/2026 dated March 30, 2026, insurance companies are required to adopt Ind AS with effect from April 1, 2026. The Company has been granted forbearance from IRDAI for a period of one year for implementation of Ind AS, accordingly the Company shall adopt Ind AS w.e.f. April 1, 2027.
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)

Scan the QR code to view the complete Financial results

For and on behalf of the Board of Directors

Vibha Padalkar
Managing Director & CEO
(DIN: 01682810)

Place : Mumbai
Date : 15/07/2026