MEDIA RELEASE

HDFC Life's AUM Crosses ₹ Four Lakh Crore Milestone

A reflection of the Company's prudent fund management philosophy, enabling customers secure their financial goals and live with pride

Mumbai, 22nd July, 2026: Mumbai: HDFC Life, one of India's leading life insurance companies, announced that its Assets Under Management (AUM) recently crossed the **₹ Four Lakh Crore** milestone. The milestone is a strong reflection of the Company's focus on enabling policyholders meet their financial goals, by strictly adhering to a prudent and disciplined approach to fund management.

Over the last 25 years, HDFC Life has systematically built trust amongst its customers by offering them innovative and simple products designed to fulfill their long-term financial goals. The Company continues to enhance its customers' experience by offering several tech-enabled services, relevant and specific touch points, and consistent delivery on several key business metrics – all enabling the Company build and sustain trust amongst its policyholders.

Commenting on the key milestone of the Company, **Prasun Gajri, Chief Investment Officer & Chief Strategy Officer, HDFC Life**, said, "At HDFC Life, our philosophy of protecting India with pride guides every aspect of our business. It's at the core of our product design, our service architecture, and, most importantly, the way we manage our policyholders' investments. Crossing **₹ Four Lakh Crore in AUM** and being able to double the AUM within four years is a reflection of this philosophy. Our focus remains on disciplined investment practices and strategic asset allocation, which has enabled us to deliver sustainable, risk-adjusted returns while safeguarding policyholder interests."

AUM is an important indicator of an insurer's scale, financial strength and investment management capabilities and customer loyalty over the long-term. HDFC Life's steady AUM growth has been underpinned by its diversified portfolio of products covering a wide range of life insurance solutions that focus on protection, savings and investment, designed to address the evolving financial needs of individuals across every stage of life.

The Company's current debt-equity ratio is 72:28. A high proportion of its debt investments are in Government bonds and AAA-rated securities, underscoring its focus on capital preservation and risk-adjusted returns.

Alongside the AUM growth, HDFC Life has maintained a high claim-settlement ratio (99.7% in FY'26*), which reflects the Company's continued focus on customer centricity and sustained excellence.

*Claim Settlement Ratio for individual death claims in FY'26

About HDFC Life

Established in 2000, HDFC Life is a leading, listed, long-term life insurance solutions provider in India, offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings, Investment, Annuity and Health. The Company has over 75 products (individual and group products) including optional riders in its portfolio, catering to a diverse range of customer needs.

HDFC Life continues to benefit from its increased presence across the country, having a wide reach with branches and additional distribution touch-points through several new tie-ups and partnerships. The count of distribution partnerships is over 500, comprising banks, NBFCs, MFIs, SFBs, brokers, new ecosystem partners amongst others. The Company has a strong base of financial consultants.

For more information, please visit www.hdfclife.com. You may also connect with us on Facebook, Twitter, YouTube and LinkedIn.

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