



ICICI Prudential Life Insurance Company Limited

CIN: L66010MH2000PLC127837

Registered office: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025 (Reg. No. 105 dated 24.11.2000)

Ph: 022-40391600, Fax: 022-24224484, Email: ir@iciciprulife.com, Website: www.iciciprulife.com

Consolidated Financial Result

(₹ in lakhs)

Sr. No	Particulars	Three months ended/at		Six months ended/at		Year ended/at
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) ¹	989,558	953,319	1,716,029	1,640,318	3,745,799
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	20,022	47,570	35,704	26,034	79,477
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	20,022	47,570	35,704	26,034	79,477
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	20,012	44,562	35,668	26,033	75,920
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] ²	NA	NA	NA	NA	NA
6	Paid up equity share capital	143,855	143,712	143,855	143,712	143,731
7	Reserves (excluding revaluation reserve)	787,912	704,913	787,912	704,913	755,503
8	Earnings per share (face value of ₹ 10/- each)					
	(a) Basic (not annualised for three/six months) (in ₹)	1.39	3.10	2.48	1.81	5.28
	(b) Diluted (not annualised for three/six months) (in ₹)	1.39	3.09	2.47	1.80	5.26

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

(₹ in lakhs)

Sr. No	Particulars	Three months ended/at		Six months ended/at		Year ended/at
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) ¹	989,558	953,319	1,716,029	1,640,318	3,745,799
2	Profit before tax	19,948	47,467	35,517	25,884	79,055
3	Profit after tax	19,948	44,457	35,517	25,884	75,413
4	Total Comprehensive income ²	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.

Additional details based on consolidated financial results as per Regulation 52(4) of SEBI (LODR) 2015

(₹ in lakhs)

Sr. No	Particulars	Three months ended/at		Year ended/at
		September 30, 2022	September 30, 2021	March 31, 2022
		(Audited)	(Audited)	(Audited)
1	Total Income from Operations	989,558	953,319	3,745,799
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	20,022	47,570	79,477
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	20,022	47,570	79,477
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	20,012	44,562	75,920
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA
6	Paid up Equity Share Capital	143,855	143,712	143,731
7	Reserves (excluding Revaluation Reserve)	787,912	704,913	755,503
8	Securities Premium Account	352,899	347,549	348,251
9	Net worth (Note 5)	962,595	874,642	915,798
10	Paid up Debt Capital/ Outstanding Debt	120,000	120,000	120,000
11	Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio (Note 1)	0.12	0.14	0.13
13	Earnings Per Share (of ₹ 10/- each)			
	(a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	1.39	3.10	5.28
	(b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	1.39	3.09	5.26
14	Capital Redemption Reserve (Note 4)	NA	NA	NA
15	Debenture Redemption Reserve (Note 4)	NA	NA	NA
16	Debt Service Coverage Ratio (not annualized for three months) (Note 2)	11.64	24.73	11.48
17	Interest Service Coverage Ratio (not annualized for three months) (Note 3)	11.64	24.73	11.48

Notes:

- Debt-Equity Ratio is calculated as total borrowings divided by Equity. Equity is calculated as shareholder's funds excluding redeemable preference shares, if any.
- DSCR is calculated as Profit before interest, depreciation and tax (Shareholders account) divided by interest expenses together with principal payments of long term debt during the period.
- ISCR is calculated as Profit before interest, depreciation and tax (Shareholders account) divided by interest expenses of long term debt during the period.
- Debenture redemption reserve is not required to be created as per Companies (Share Capital & Debenture) Amendment Rules, 2019 dated August 16, 2019
- Net worth represents shareholder's funds excluding redeemable preference shares, if any.
- Disclosure for previous period comparatives are not available since the Company has raised non convertible debenture on November 6, 2020

Note:

- The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 & 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and the Company's website (www.iciciprulife.com).
- For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the National Stock Exchange (NSE) and The BSE Ltd (BSE) and can be accessed on the Company's website (www.iciciprulife.com).

For and on behalf of Board of Directors

N. S. Kannan
Managing Director & CEO
DIN: 00066009