



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, 2023	September 30, 2022	September 30, 2023	September 30, 2022	March 31, 2023
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) ¹	1,042,590	989,558	1,780,066	1,716,029	3,993,278
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	24,767	20,022	45,510	35,704	90,031
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	24,767	20,022	45,510	35,704	90,031
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	24,388	20,012	45,008	35,668	81,349
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	143,962	143,855	143,962	143,855	143,857
7	Reserves (excluding revaluation reserve)	874,156	787,912	874,156	787,912	833,691
8	Earnings per share (face value of ₹ 10/- each)					
	(a) Basic (not annualised for three/six months) (in ₹)	1.69	1.39	3.13	2.48	5.66
	(b) Diluted (not annualised for three/six months) (in ₹)	1.69	1.39	3.12	2.47	5.65

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, 2023	September 30, 2022	September 30, 2023	September 30, 2022	March 31, 2023
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) ¹	1,042,590	989,558	1,780,066	1,716,029	3,993,278
2	Profit before tax	24,831	19,948	45,679	35,517	89,690
3	Profit after tax	24,425	19,948	45,116	35,517	81,067
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, 2023	September 30, 2022	March 31, 2023
		(Audited)	(Audited)	(Audited)
1	Total Income from Operations	1,042,590	989,558	3,993,278
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	24,767	20,022	90,031
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	24,767	20,022	90,031
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	24,388	20,012	81,349
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	143,962	143,855	143,857
7	Reserves (excluding Revaluation Reserve)	874,156	787,912	833,691
8	Securities Premium Account	357,086	352,899	352,996
9	Net worth (Note 1)	1,071,268	962,595	1,008,952
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 2)	0.11	0.12	0.12
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)	1.69	1.39	5.66
	(b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	1.69	1.39	5.65
14	Capital Redemption Reserve (Note 3)	NA	NA	NA
15	Debenture Redemption Reserve (Note 3)	NA	NA	NA
16	Debt Service Coverage Ratio (DSCR) (not annualized for three months) (Note 4)	12.96	11.64	11.96
17	Interest Service Coverage Ratio (ISCR) (not annualized for three months) (Note 5)	12.96	11.64	11.96

Notes:

- Net worth represents shareholder's funds excluding redeemable preference shares, if any.
- Debt-Equity Ratio is calculated as total borrowings divided by Equity. Equity is calculated as shareholder's funds excluding redeemable preference shares, if any.
- Capital Redemption Reserve and Debenture redemption reserve is not required to be created as per Companies Act 2013 and Companies (Share Capital & Debenture) Amendment Rules, 2019 dated August 16, 2019 respectively.
- 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.

Note:

- a) 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).
- b) 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

Anup Bagchi
Managing Director & CEO
DIN: 00105962