



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		Nine months ended/at		Year ended/at
		December 31, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) ¹	934,419	915,204	2,574,737	2,363,222	3,573,282
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	31,200	32,536	57,233	96,501	107,741
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	31,200	32,536	57,233	96,501	107,741
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	31,200	30,430	57,233	89,364	95,616
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	143,729	143,590	143,729	143,590	143,597
7	Reserves (excluding revaluation reserve)	736,744	696,847	736,744	696,847	703,361
8	Earnings per share (face value of ₹ 10/- each)					
	(a) Basic (not annualised for three/nine months) (in ₹)	2.17	2.12	3.98	6.22	6.66
	(b) Diluted (not annualised for three/nine months) (in ₹)	2.16	2.12	3.96	6.22	6.65

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

(₹ in lakhs)

Sr. No	Particulars	Three months ended/at		Nine months ended/at		Year ended/at
		December 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) ¹	934,419	915,204	2,574,737	2,363,222	3,573,282
2	Profit before tax	31,062	32,660	56,947	96,773	108,140
3	Profit after tax	31,062	30,555	56,947	89,636	96,015
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
		December 31, 2021	December 31, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)
1	Total Income from Operations	934,419	915,204	3,573,282
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	31,200	32,536	107,741
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	31,200	32,536	107,741
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	31,200	30,430	95,616
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	143,729	143,590	143,597
7	Reserves (excluding Revaluation Reserve)	736,744	696,847	703,361
8	Securities Premium Account	348,180	343,036	343,299
9	Net worth (Note 5)	907,895	890,764	910,926
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)	0.13	0.13	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)	2.17	2.12	6.66
	(b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	2.16	2.12	6.65
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)	16.91	27.93	35.59
17	Interest Service Coverage Ratio (not annualized for three months) (Note 3)	16.91	27.93	35.59

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.

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

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