

BHAROSA TUM HO

IRDAI REGISTRATION NO: 104 DATE OF REGISTRATION WITH IRDAI : NOVEMBER 15, 2000

 Registered Office: Axis Max Life Insurance Limited, 419, Bhai Mohan Singh Nagar, Railmajra, Tehsil Balachaur, District Nawanshehar, Punjab -144533
 Corporate Office: Axis Max Life Insurance Limited, 11th Floor, DLF Square, Jacaranda Marg, DLF City Phase II, Gurgaon - 122002

(INR in Lakhs)

Standalone Financial Results

S. No.	Particulars	Three Months Ended/As at			Six Months Ended/As at		Year ended /As at
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	
1	Premium Income (Gross) ¹	909,360	639,654	773,828	1,549,014	1,313,680	3,322,260
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	9,793	7,440	11,631	17,233	26,707	44,840
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	9,793	7,440	11,631	17,233	26,707	44,840
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	8,469	6,412	10,047	14,881	23,080	40,639
5	Total Comprehensive Income for the period { Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income(after tax)} ³	NA	NA	NA	NA	NA	NA
6	Equity Share Capital (paid up)	206,139	206,139	206,139	206,139	206,139	206,139
7	Reserves (excluding Revaluation Reserve and Fair Value Change Account)	420,019	416,905	374,874	420,019	374,874	397,835
8	Earning Per Share (Face value of INR 10 each)						
	1. Basic (not annualized for three/six months) (in INR)	0.41	0.31	0.49	0.72	1.13	1.98
	2. Diluted (not annualized for three/six months) (in INR)	0.41	0.31	0.49	0.72	1.13	1.98

(INR in Lakhs)

Additional details based on Standalone Results of the Company as per Regulation 52(4) of SEBI LODR are as under:

S. No.	Particulars	Three Months ended/As at			Six Months ended/As at		Year ended /As at
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	
1	Total Borrowings	179,600	99,600	49,600	179,600	49,600	99,600
2	Debt Equity Ratio (no. of times) ²	0.30	0.16	0.08	0.30	0.08	0.17
3	Debt Service Coverage Ratio (DSCR) (no. of times) ³	5.64	4.78	13.42	5.23	15.35	11.69
4	Interest Service Coverage Ratio (ISCR) (no. of times) ⁴	5.64	4.78	13.42	5.23	15.35	11.69
5	Capital Redemption Reserve / Debenture Redemption Reserve	2,588/7,560	2,588/4,968	2,588/3,968	2,588/7,560	2,588/3,968	2,588/4,968
6	Net Worth ⁵	605,795	605,837	585,183	605,795	585,183	596,068
7	Current Ratio ⁶	0.92	0.96	1.06	0.92	1.06	1.17
8	Current Liability Ratio ⁷	0.03	0.02	0.02	0.03	0.02	0.03
9	Total Debt to Total Assets ⁸	0.01	0.01	0.00	0.01	0.00	0.01

Notes: 1) Premium Income is gross of reinsurance and net of Goods & Service tax.

2) Debt Equity Ratio is calculated as Total Borrowings divided by Networth. Net worth is shareholders funds including Credit / (Debit) Fair Value Change Account and excluding Realized Hedge Reserve - Policyholder.

3) DSCR is calculated as Profit before interest and tax divided by interest expense together with principal repayments of long-term debt during the period.

4) ISCR is calculated as Profit before interest and tax divided by interest expense.

5) Net worth is shareholders' funds including Credit / (Debit) Fair Value Change Account and excluding Realized Hedge Reserve - Policyholder.

6) Current Ratio is current assets (cash and bank balance and advances & other assets) divided by current Liabilities and provisions.

7) Current Liability Ratio is computed as current liability divided by total liability. Total liability includes borrowings, policyholder liabilities, Fund for Future Appropriation, current liability, provision and realized hedge fluctuation reserve.

8) Total Debts to Total Assets is total borrowings divided by total assets as per balance sheet.

9) The new Indian Accounting standard (Ind AS) are currently not applicable to insurance companies in India.

10) Credit Rating: "CRISIL AA+/stable", "ICRA AA+/stable" and "CARE AA+/stable".

 Note: The above is an extract of the detailed format of quarterly Financial Results filed with the Stock Exchange under Regulation 52 of the SEBI (Listed Obligation and Disclosure Requirements) Regulations, 2015. The full format of Quarterly Financial Results are available on the Stock Exchange website (www.nseindia.com) and the Company's website (www.axismaxlife.com)

 For and on behalf of
the Board of Directors

 Sumit Madan
Managing Director & CEO
(DIN: 11149888)