



GDPI*
up by
16.7%

PAT*
up by
38.5%

ROE**
at
20.6%

FINANCIAL RESULTS

₹ in Lakhs

Particulars	Three months ended		Six months ended		Year ended
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016	March 31, 2017
	Audited	Audited	Audited	Audited	Audited
Premium Income (Gross) ¹	323,419	275,266	662,856	570,746	1,096,046
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	28,629	24,389	58,671	43,573	91,010
Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	28,629	24,389	58,671	43,573	91,010
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	20,404	17,095	41,815	30,192	70,188
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
Equity Share Capital	45,395	44,808	45,395	44,808	45,115
Reserves (excluding Revaluation Reserve)	368,459	295,323	368,459	295,323	327,414
Net Worth	413,854	340,131	413,854	340,131	372,529
Paid up Debt Capital/Outstanding Debt	48,500	48,500	48,500	48,500	48,500
Debt Redemption Reserve ³	346	NIL	346	NIL	NIL
Earnings Per Share (face value of ₹10/- each)					
Basic (not annualized) (in ₹)	4.51	3.82	9.24	6.74	15.66
Diluted (not annualized) (in ₹)	4.50	3.80	9.23	6.70	15.58
Debt Equity Ratio	0.12	0.14	0.12	0.14	0.13
Debt Service Coverage Ratio	29.39	35.23	30.25	62.15	34.61
Interest Service Coverage Ratio	29.39	35.23	30.25	62.15	34.61

1. Premium income is gross written premium, gross of reinsurance and net of applicable taxes.

2. The Indian Accounting Standards (IND AS) are currently not applicable to Insurance companies in India.

3. Pursuant to IRDAI circular no. IRDA/F&A/DFC/01/2014-15/115 dated August 4, 2017, and as required by Companies (Share Capital and Debentures) Rules, 2014, Company has started creating Debt Redemption Reserve (DRR) from July 1, 2017 on a straight-line basis over the balance tenure. The appropriation for three months ended September 30, 2017, on this account is ₹ 346 Lakhs.

Note: The above is an extract of the detailed format of Quarterly and year to date Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and year to date Financial Results are available on the websites of Stock Exchanges (www.bseindia.com) and (www.nseindia.com) and the Company (www.icicilombard.com)

For and on behalf of Board of Directors

Sd/-
Bhargav Dasgupta
Managing Director & CEO
DIN: 00047728

Place : Mumbai
Date : October 17, 2017

* The figures above are comparison of H1 FY 2018 over H1 FY 2017

+ Return on average Equity

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★ मुंबई, बुधवार, १८ ऑक्टोबर २०१७

लोकसत्ता

२०१७

५ गोल
अग्निने गोंयरी (प्रमत्त),
लखना एंडावे (माली)

४ गोल
जॅन-फिएट अर्थ (जर्मनी)

‘गोल’वीर
फिटो नाकामुरा (जपान)

३ गोल
जॅडॉन सांचो (सांचो), पॅट्रिक

पॅलासिओस (ब्राह्मण), ज्युआन
पेनालोझा (कोलंबिया),
मोहम्मद दाऊद यासीन
(इराक), लिक्कोन (ब्राझील),
कार्लोस मेजिया (हॉन्डुरास),
टीम वीह (अमेरिका),
अल्लुहचार सख्यद (इराण)



Nibhaye Vaade

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For and on behalf of Board of Directors

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Bhargav Dasgupta
Managing Director & CEO
DIN: 00047728

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