Canara HSBC
LIFE INSURANCE

20th July 2026

To, **National Stock Exchange of India Limited ("NSE")** Listing Department Exchange Plaza, C-1 Block G, Bandra Kurla Complex Bandra [East], Mumbai – 400051	To, **BSE Limited ("BSE")** Listing Department Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001
NSE Symbol**: CANHLIFE**	BSE Security Code**: 544583**
ISIN: INE01TY01017 (Equity) INE01TY08012 (Non-Convertible Debentures)	ISIN: INE01TY01017 (Equity)

Dear Sir/ Madam,

Subject: <u>Outcome of Board Meeting of the Company held on 20th July 2026</u>

In continuation of our letter dated 15th July 2026 and pursuant to Regulations 30, 33 and 52 read with Schedule III and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), we would like to inform you that the Board in its meeting held today i.e. 20th July 2026, has inter alia approved the Unaudited Financial Results for the quarter ended 30th June 2026.

The said Unaudited Financial Results were duly reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company, at their respective meetings held today.

Please note that M/s Brahmayya & Co. and M/s Raj Har Gopal & Co., the joint statutory auditors of the Company have issued a limited review report without any observations or remarks.

The meeting of the Board commenced at 2.45 p.m. (IST) and concluded at 3.52 p.m. (IST).

The above information is being hosted on the website of the Company i.e. www.canarahsbclife.com/.

Kindly take the same on record.

Thanking you,

For **Canara HSBC Life Insurance Company Limited**

VATSALA SAMEER Digitally signed by VATSALA SAMEER Date: 2026.07.20 16:12:06 +05'30'

Vatsala Sameer
Company Secretary and Compliance Officer
Membership No: A14813

CC: IDBI Trusteeship Services Limited, Debenture Trustee

Brahmayya & Co.
Chartered Accountants
Flat Nos. 403 & 404
Golden Green Apartments
Irrum Manzil Colony,
Hyderabad – 500082

Raj Har Gopal & Co.
Chartered Accountants
Upper Ground Floor Nirmal Tower
26 Barakhamba Road
New Delhi -110001, India

Independent Auditors' Limited Review Report on the Statement of Unaudited Financial Results of M/s Canara HSBC Life Insurance Company Limited for the quarter and Three months ended 30th June, 2026 pursuant to Regulation 33 and Regulation 52 read with Regulation 63(2) of Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, read with Insurance Regulatory and Development Authority of India Circular reference: IRDAI/F&I/REG/CIR/208/10/ 2016 dated 25 October 2016.

To The Board of Directors of

Canara HSBC Life Insurance Company Limited

1. We have reviewed the accompanying statement of unaudited financial results of M/s Canara HSBC Life Insurance Company Limited ("the Company") for the quarter and Three months ended 30th June, 2026 (the "Financial Results"), being submitted by the company pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") and the Insurance Regulatory and Development Authority of India Circular reference F.No.IRDAI/F&I/REG/CIR/208/10/2016 dated 25 October 2016("IRDAI Circular").

2. These Financial Results is the responsibility of Company's management and has been approved by Company's Board of Directors in their meeting held on 20th July, 2026, has been prepared in accordance with the requirements of recognition and measurement principles laid down in Accounting Standard 25, "Interim Financial Reporting" (AS 25) notified by the Companies (Accounting Standards) Rules, 2021, as prescribed under Section 133 of the Companies Act, 2013 (the "Act") and other accounting principles generally accepted in India, read with the accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, 1938 (the "Insurance Act"), as amended from time to time, the Insurance Regulatory and Development Authority of India Act, 1999 (the "IRDAI Act"), the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the "IRDAI Financial Statements Regulations") and orders/directions/circulars issued by the IRDAI, and has been presented in accordance with the presentation and disclosure requirements prescribed by the IRDAI Circular and the Listing Regulations, to the extent applicable. Our responsibility is to issue a report on these financial results based on our review.

3. We conducted our review of the Financial Results in accordance with the Standard of Review Engagement (SRE) 2410, "Review of interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial Results are free of material misstatement. A review of Financial Results consists of making inquiries, primarily from persons responsible for Financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards, accounting and presentation principles as

laid down in Accounting Standard ("AS") 25 "Interim Financial Reporting", prescribed under Section 133 of the Companies Act, 2013 (the "Act"), applicable rules there to along with the accounting principles generally accepted in India, read with the accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, the IRDAI Act and IRDAI Financial Statements Regulations and orders/directions/circulars issued by the IRDAI, to the extent applicable, has not presented and disclosed the information required to be disclosed in terms of the IRDAI Circular and the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement.

5. **Emphasis of Matter**

We draw attention to Note No. 7, which states that the Company has prepared its financial statements in accordance with the accounting principles generally accepted in India (Indian GAAP) and Schedule II of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, pursuant to the forbearance received from IRDAI, permitting it to defer the adoption of Ind AS for a period of one year.
Our conclusion is not modified in respect of this matter.

6. **Other Matter**

The actuarial valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 30th June, 2026 is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 30th June, 2026 has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the Authority. We have relied upon the appointed actuary's certificate in this regard during our review of the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists, as contained in the statement of Financial Results of the Company.
Our conclusion is not modified in respect of this matter.

For Brahmayya & Co.
Chartered Accountants
(Registration No. 000513S)
Chillarige Venkata Ramana Rao
Digitally signed by Chillarige Venkata Ramana Rao
Date: 2026.07.20 15:34:01 +05'30'
(CA. C V Ramana Rao)
Partner
Membership Number: 018545

Place: Visakhapatnam
Date: 20.07.2026
UDIN: 26018545BDBMQM6238

For Raj Har Gopal & Co.
Chartered Accountants
(Registration No. 002074N)
Gopal Krishan Gupta
Digitally signed by Gopal Krishan Gupta
Date: 2026.07.20 15:43:05 +05'30'
(CA. Gopal Krishan Gupta)
Partner
Membership Number: 081085

Place: New Delhi
Date: 20.07.2026
UDIN:26081085ZSMVUX8183

Canara HSBC Life Insurance Company Limited
Statement of Reviewed Results for the Quarter and Period ended June 30, 2026

(₹ in Lakhs)

S. No	Particulars	Three Months ended/ As at			Year ended/ As at
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Reviewed)	(Audited)	(Audited)	(Audited)
	POLICYHOLDERS' A/C				
1	**Gross Premium Income**				
	(a) First Year premium	46,606	67,387	39,787	258,480
	(b) Renewal Premium	111,738	212,679	91,374	612,870
	(c) Single Premium	57,762	31,358	43,562	133,209
2	Net Premium Income [1]	204,752	306,066	165,343	984,098
3	Income from Investments (Net)[2]	226,879	(171,585)	195,230	160,088
4	Other Income	659	629	530	2,259
5	Transfer of funds from Shareholders' A/c[3]	2,408	(8,356)	1,441	5,040
6	**Total (2 to 5)**	**434,698**	**126,754**	**362,544**	**1,151,485**
7	Commission on				
	(a) First Year premium	7,525	12,255	6,072	39,667
	(b) Renewal Premium	2,410	5,122	2,312	15,207
	(c) Single Premium	1,783	2,235	1,233	7,471
8	Net Commission	11,718	19,612	9,617	62,345
9	**Operating Expenses related to insurance business**				
	(a) Employees remuneration and welfare expenses	21,499	23,430	16,997	75,844
	(b) Other operating expenses	11,504	14,990	7,620	49,511
10	**Expenses of Management (8+9)**	**44,721**	**58,032**	**34,234**	**187,700**
11	Provision for doubtful debts (including bad debts written off)	-	-	-	-
12	Provisions for diminution in value of investments and provision for standard assets and non standard assets	-	-	-	-
13	Goods and Service Tax on ULIP charges	-	(15)	2,172	4,095
14	Provision for taxes	-	-	-	-
15	Benefits Paid[4] (Net)	83,466	125,599	110,673	461,089
16	Change in Actuarial Liability	299,731	(47,171)	215,074	486,682
17	**Total (10+11+12+13+14+15+16)**	**427,918**	**136,445**	**362,153**	**1,139,566**
18	**Surplus/ (Deficit)(6-17)**	6,780	(9,691)	391	11,919
19	**Appropriations**				
	(a) Transferred to Shareholders A/c	2,734	(7,078)	1,648	8,761
	(b) Funds for Future Appropriations	4,046	(2,613)	(1,257)	3,158
20	**Details of Surplus/(Deficit)**				
	(a) Interim & terminal bonus paid	513	749	685	2,930
	(b) Allocation of bonus to policyholders	-	11,831	-	11,831
	(c) Surplus shown in the Revenue Account	6,780	(9,691)	391	11,919
	Total Surplus	**7,293**	**2,889**	**1,076**	**26,680**
	SHAREHOLDERS' ACCOUNT				
21	Transfer from Policyholders' Account	2,734	(7,078)	1,648	8,761
22	Total income under Shareholders' Account				
	(a) Investment Income (net)	3,455	2,932	2,588	11,407
	(b) Other Income	133	-	-	-
23	Expenses other than those related to insurance business[5]	717	367	200	1,011
24	Transfer of funds to Policyholders' A/c[3]	2,408	(8,356)	1,441	5,040
25	Provision for doubtful debts (including write off)	46	(18)	(12)	39
26	Provisions for diminution in value of investments	-	-	-	-
27	**Profit/ (loss) before tax**	**3,151**	**3,861**	**2,607**	**14,078**
28	Provisions for tax	337	388	265	1,417
29	**Profit/(loss) after tax and before extraordinary items**	**2,814**	**3,473**	**2,342**	**12,661**
30	Extraordinary Items (Net of tax expenses)	-	-	-	-
31	**Profit/(loss) after tax and extraordinary items**	**2,814**	**3,473**	**2,342**	**12,661**
32	**Dividend per share[6] (₹) (Nominal Value ₹ 10 per share):**				
	(a) Interim Dividend	-	-	-	-
	(b) Final Dividend	-	0.40	-	0.40
33	Profit/(Loss) carried to Balance Sheet[7]	55,861	53,047	46,528	53,047
34	Paid up equity share capital	95,000	95,000	95,000	95,000
35	Reserves and Surplus (excluding Revaluation Reserve)	68,361	65,547	59,028	65,547
36	Fair Value Change Account and Revaluation Reserve (Shareholders')	-	-	-	-
37	Total Assets:				
	(a) Investments				
	Shareholders'	189,061	190,101	156,019	190,101
	Policyholders' Fund excluding linked Assets	2,814,941	2,644,972	2,344,253	2,644,972
	Assets held to cover Linked Liabilites	1,964,313	1,776,742	1,863,678	1,776,742
	(b) Other Assets (Net of current liabilities and provisions)	33,280	70,629	40,848	70,629

Notes:

1. Net of Reinsurance
2. Net of Amortization and losses (including capital gains). For the quarter ended 30th June 2026, income is higher compared to the quarter ended 31st March 2026, the quarter ended 30th June 2025, and the year ended 31st March 2026, respectively. This increase is attributable to the Mark to Market (MTM) impact on investments in equity markets within Unit Linked Funds
3. Includes contribution of funds from shareholders accounts towards excess EOM and remuneration of MD/CEOs/WTD/Other KMPs
4. Inclusive of interim and other bonuses and net of reinsurance
5. Inclusive of Corporate Social Responsibility expenditure, Interest on Subordinate debt and Penalties (if any)
6. Interim and Final dividend recommended for respective financial year
7. Represents Accumulated Profit

CANARA HSBC LIFE INSURANCE COMPANY LIMITED
Statement of Reviewed Results for the Quarter and Period ended June 30, 2026

S. No	Particulars	Three Months ended/ As at			Year ended/ As at
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Reviewed)	(Audited)	(Audited)	(Audited)
	Analytical Ratios[1]:				
(i)	Solvency Ratio	198%	190%	200%	190%
(ii)	Expenses of Management Ratio	20.7%	18.6%	19.6%	18.7%
(iii)	Policyholder's liabilities to shareholders' fund	2946.4%	2801.0%	2759.7%	2801.0%
(iv)	Earnings per share (₹):				
	a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	0.30	0.37	0.25	1.33
	b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	0.30	0.37	0.25	1.33
(v)	NPA ratios: (for policyholders' fund)				
	a) Gross NPAs	3,237	3,237	3,237	3,237
	Net NPAs[2]	-	-	-	-
	b) % of Gross NPAs	0.1%	0.1%	0.1%	0.1%
	% of Net NPAs[2]	0.0%	0.0%	0.0%	0.0%
(vi)	Yield on Investments (on policyholders' fund) (not annualised for three months)				
	A. Without unrealised gains				
	Non-Linked Non Participating	1.9%	1.9%	1.8%	7.7%
	Non-Linked Participating	1.8%	1.7%	1.8%	7.9%
	Linked Non Participating	1.6%	1.5%	1.3%	5.8%
	B. With unrealised gains				
	Non-Linked Non Participating[3]	2.0%	1.7%	1.9%	7.4%
	Non-Linked Participating	2.5%	0.0%	2.4%	6.3%
	Linked Non Participating	9.5%	-11.3%	8.5%	-2.8%
(vii)	NPA ratios: (for shareholders' fund)				
	a) Gross NPAs	8,610	8,610	8,610	8,610
	Net NPAs[2]	-	-	-	-
	b) % of Gross NPAs	4.5%	4.5%	5.4%	4.5%
	% of Net NPAs[2]	0.0%	0.0%	0.0%	0.0%
(Viii)	Yield on Investments (on shareholders' A/c) (not annualised for three months)				
	A. Without unrealised gains	1.8%	1.8%	1.7%	7.5%
	B. With unrealised gains	1.8%	1.8%	1.7%	7.5%
(ix)	Persistency ratio (Regular Premium/ Limited Premium Payment under Individual Category)[4]				
	Premium Basis				
	13th month	81.8%	82.1%	82.5%	86.3%
	25th month	72.1%	70.1%	75.0%	73.7%
	37th month	70.4%	62.8%	63.7%	65.3%
	49th month	61.4%	58.9%	57.3%	60.7%
	61st month	52.7%	51.1%	57.3%	55.4%
	Number of Policy Basis				
	13th month	77.4%	74.8%	76.7%	79.7%
	25th month	68.1%	62.4%	66.9%	65.7%
	37th month	61.7%	56.0%	57.7%	57.8%
	49th month	55.0%	52.6%	54.6%	55.3%
	61st month	51.3%	48.2%	52.6%	52.8%
(x)	Conservation Ratio				
	(i) Linked Business:				
	a) Life	82.2%	79.9%	92.3%	85.2%
	b) Pension	67.7%	83.1%	102.5%	86.0%
	c) Health	0.0%	0.0%	0.0%	0.0%
	d) Others	0.0%	0.0%	0.0%	0.0%
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	87.9%	85.5%	88.1%	86.2%
	b) Pension	0.0%	0.0%	0.0%	0.0%
	c) Health	0.0%	0.0%	0.0%	0.0%
	d) Others	0.0%	0.0%	0.0%	0.0%
	Non Participating:				
	a) Life	91.4%	87.4%	86.2%	87.4%
	b) Pension	78.5%	90.9%	88.8%	91.0%
	c) Health	94.7%	89.6%	87.3%	89.4%
	d) Others	0.0%	0.0%	0.0%	0.0%
(xi)	Percentage of shares held by Government of India (in case of public sector insurance companies)	NA	NA	NA	NA

Notes:

1. Analytical ratios have been calculated as per definition given in IRDAI Analytical ratios disclosure

2. Company has provided 100% provision on CPs and NCDs of IL&FS and IL&FS financial services Ltd, due to default in repayment obligations due to downgrade of rating to Default (D) category. Hence, Net NPA amount would become zero.

3. Profit/Loss on Derivative amount (TRAD & AnnuityR Fund) is being considered as "Unrealised Gain/Loss" and is included while computing the "Yield with Unrealised Gain and realised"

4. **Persistency Ratios**

4.1 Persistency ratios are calculated in accordance with IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and the Master circular issued thereafter. Persistency ratios include individual business only, Group business policies have been excluded from the persistency calculation.

4.2 Persistency ratios for the quarter ended June 30, 2026 have been calculated on June 30, 2026 for the policies issued in March to May period of the relevant years. For example, the 13th month persistency for the quarter ended June 30, 2026 is calculated for policies issued from March 1, 2025 to May 31, 2025.

4.3 Persistency ratios for the quarter ended March 31, 2026 have been calculated on March 31, 2026 for the policies issued in December to February period of the relevant years. For example, the 13th month persistency for the quarter ended March 31, 2026 is calculated for policies issued from December 1, 2024 to February 28, 2025.

4.4 Persistency ratios for the quarter ended June 30, 2025 have been calculated on June 30, 2025 for the policies issued in March to May period of the relevant years. For example, the 13th month persistency for the quarter ended June 30, 2025 is calculated for policies issued from March 1, 2024 to May 31, 2024.

4.5 Persistency ratios for the year ended March 31, 2026 have been calculated on March 31, 2026 for the policies issued in March to February period of the relevant years. For example, the 13th month persistency for year ended March 31, 2026 is calculated for policies issued from March 1, 2024 to February 28, 2025.

Canara HSBC Life Insurance Company Limited
Balance Sheet as at June 30, 2026

(₹ In Lakhs)

Particulars	As at		
	June 30, 2026 (Reviewed)	June 30, 2025 (Audited)	March 31, 2026 (Audited)
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	95,000	95,000	95,000
Share Application Money Pending Allotment	-	-	-
Reserves and Surplus	68,361	59,028	65,547
Credit/(Debit) Fair Value Change Account	-	-	-
Sub-Total	**163,361**	**154,028**	**160,547**
Borrowings	25,000	-	25,000
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account	(697)	16,638	(13,258)
Policy Liabilities	2,773,604	2,302,901	2,661,445
Funds for Discontinued Polices			
(i) Discontinued on account of non-payment of premiums	127,993	98,059	115,075
(ii) Others	3,098	1,582	2,792
Sub-Total (Funds for Discontinued Polices)	**131,091**	**99,641**	**117,867**
Insurance Reserves	-	-	-
Provision for Linked Liabilities			
Linked Liabilities	1,522,756	1,317,620	1,489,296
Add: Credit/(Debit) Fair Value Change Account	310,466	446,417	169,579
Sub-Total (Provision for Linked Liabilities)	**1,833,222**	**1,764,037**	**1,658,875**
Sub-Total	**4,737,220**	**4,183,217**	**4,424,929**
Funds for Future Appropriation			
Linked	1,104	867	1,026
Non-Linked (Non-PAR)	-	-	-
Non-Linked (PAR)	74,910	66,686	70,942
Sub-Total (Funds for Future Appropriation)	**76,014**	**67,553**	**71,968**
Deferred Tax Liabilities (Net)	-	-	-
TOTAL	**5,001,595**	**4,404,798**	**4,682,444**
APPLICATION OF FUNDS			
Investments			
Shareholders'	189,061	156,019	190,101
Policyholders'	2,814,941	2,344,253	2,644,972
Assets held to cover linked liabilities	1,964,313	1,863,678	1,776,742
Loans	26,818	11,693	22,044
Fixed Assets	3,406	4,133	3,728
Deferred Tax Assets (Net)	-	-	-
Current Assets			
Cash and Bank Balances	23,065	17,730	61,333
Advances and Other Assets	87,681	89,580	106,747
Sub-Total (A)	**110,746**	**107,310**	**168,080**
Current Liabilities	105,166	79,401	119,652
Provisions	2,524	2,887	3,571
Sub-Total (B)	**107,690**	**82,288**	**123,223**
Net Current Assets (C) = (A – B)	**3,056**	**25,022**	**44,857**
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	-	-	-
Debit Balance In Profit And Loss Account (Shareholders' Account)	-	-	-
Deficit in Revenue Account (Policyholders' account)	-	-	-
TOTAL	**5,001,595**	**4,404,798**	**4,682,444**
Contingent Liabilities	**34,577**	**31,989**	**34,295**

Canara HSBC Life Insurance Company Limited
Segment Reporting for the Quarter and Period ended June 30, 2026

(₹ In Lakhs)

S. No	Particulars	Three Months ended/ As at			Year ended/ As at
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Reviewed)	(Audited)	(Audited)	(Audited)
1	**Segment Income:**				
	Segment A - Linked Non Participating - Life				
	Net Premium	68,878	87,838	63,341	386,263
	Income from Investments	174,542	(216,847)	151,639	(23,473)
	Transfer of Funds from shareholders' account	-	(5,648)	47	4,492
	Other Income	68	65	97	357
	Segment B - Linked Non Participating - Pension				
	Net Premium	2,029	2,254	758	4,613
	Income from Investments	1,464	(1,462)	1,206	499
	Transfer of Funds from shareholders' account	156	107	-	107
	Other Income	1	1	1	4
	Segment C - Linked Non Participating - Health				
	Net Premium	-	-	-	-
	Income from Investments	-	-	-	-
	Transfer of Funds from shareholders' account	-	-	-	-
	Other Income	-	-	-	-
	Segment D - Linked Non Participating - Others				
	Net Premium	-	-	-	-
	Income from Investments	-	-	-	-
	Transfer of Funds from shareholders' account	-	-	-	-
	Other Income	-	-	-	-
	Segment E - Non Linked Participating - Life				
	Net Premium	19,650	48,042	15,913	121,821
	Income from Investments	15,652	14,287	13,588	60,274
	Transfer of Funds from shareholders' account	-	60	16	121
	Other Income	274	262	194	914
	Segment F - Non Linked Participating - Pension				
	Net Premium	-	-	-	-
	Income from Investments	-	-	-	-
	Transfer of Funds from shareholders' account	-	-	-	-
	Other Income	-	-	-	-
	Segment G - Non Linked Participating - Health				
	Net Premium	-	-	-	-
	Income from Investments	-	-	-	-
	Transfer of Funds from shareholders' account	-	-	-	-
	Other Income	-	-	-	-
	Segment H - Non Linked Participating - Others				
	Net Premium	-	-	-	-
	Income from Investments	-	-	-	-
	Transfer of Funds from shareholders' account	-	-	-	-
	Other Income	-	-	-	-
	Segment I - Non Linked Non Participating - Life				
	Net Premium	93,236	130,969	72,164	380,880
	Income from Investments	29,760	27,429	23,949	103,632
	Transfer of Funds from shareholders' account	1,567	140	95	264
	Other Income	297	281	208	879
	Segment J - Non Linked Non Participating - Pension				
	Net Premium	20,928	36,929	13,132	90,361
	Income from Investments	5,451	4,999	4,839	19,120
	Transfer of Funds from shareholders' account	684	(3,016)	1,283	55
	Other Income	19	20	30	105
	Segment K - Non Linked Non Participating - Health				
	Net Premium	31	34	35	160
	Income from Investments	10	9	9	36
	Transfer of Funds from shareholders' account	1	1	-	1
	Other Income	-	-	-	-

	Segment L - Non Linked Non Participating - Others				
	Net Premium	-	-	-	-
	Income from Investments	-	-	-	-
	Transfer of Funds from shareholders' account	-	-	-	-
	Other Income	-	-	-	-
	Shareholder:				
	Income from Investments	3,455	2,932	2,588	11,407
	Other Income	133	-	-	-
2	**Segment Surplus/ (Deficit) net of transfer from Shareholders A/c:**				
	Segment A - Linked Non Participating - Life	2,734	5,702	990	(4,302)
	Segment B - Linked Non Participating - Pension	(156)	(170)	163	(106)
	Segment C - Linked Non Participating - Health	-	-	-	-
	Segment D - Linked Non Participating - Others	-	-	-	-
	Segment E - Non Linked Participating - Life	-	1,564	76	1,640
	Segment F - Non Linked Participating - Pension	-	-	-	-
	Segment G - Non Linked Participating - Health	-	-	-	-
	Segment H - Non Linked Participating - Others	-	-	-	-
	Segment I - Non Linked Non Participating - Life	(1,567)	(8,643)	411	7,032
	Segment J - Non Linked Non Participating - Pension	(684)	3,097	(1,263)	57
	Segment K - Non Linked Non Participating - Health	(1)	8	8	32
	Segment L - Non Linked Non Participating - Others	-	-	-	-
	Shareholders	2,825	2,303	2,222	9,725
3	**Segment Assets:**				
	Segment A - Linked Non Participating - Life	1,946,901	1,762,008	1,845,670	1,762,008
	Segment B - Linked Non Participating - Pension	31,436	28,564	27,895	28,564
	Segment C - Linked Non Participating - Health	-	-	-	-
	Segment D - Linked Non Participating - Others	-	-	-	-
	Segment E - Non Linked Participating - Life	892,309	863,836	772,664	863,836
	Segment F - Non Linked Participating - Pension	-	-	-	-
	Segment G - Non Linked Participating - Health	-	-	-	-
	Segment H - Non Linked Participating - Others	-	-	-	-
	Segment I - Non Linked Non Participating - Life	1,623,330	1,541,863	1,321,582	1,541,863
	Segment J - Non Linked Non Participating - Pension	318,643	300,030	282,415	300,030
	Segment K - Non Linked Non Participating - Health	615	596	544	596
	Segment L - Non Linked Non Participating - Others	-	-	-	-
	Shareholders	188,361	185,547	154,028	185,547
4	**Segment Liabilities[1]:**				
	Segment A - Linked Non Participating - Life	1,946,901	1,762,008	1,845,670	1,762,008
	Segment B - Linked Non Participating - Pension	31,436	28,564	27,895	28,564
	Segment C - Linked Non Participating - Health	-	-	-	-
	Segment D - Linked Non Participating - Others	-	-	-	-
	Segment E - Non Linked Participating - Life	892,309	863,836	772,664	863,836
	Segment F - Non Linked Participating - Pension	-	-	-	-
	Segment G - Non Linked Participating - Health	-	-	-	-
	Segment H - Non Linked Participating - Others	-	-	-	-
	Segment I - Non Linked Non Participating - Life	1,623,330	1,541,863	1,321,582	1,541,863
	Segment J - Non Linked Non Participating - Pension	318,643	300,030	282,415	300,030
	Segment K - Non Linked Non Participating - Health	615	596	544	596
	Segment L - Non Linked Non Participating - Others	-	-	-	-
	Shareholders	188,361	185,547	154,028	185,547

Notes:

1. Segment Policy Liabilities include funds for future appropriations.

CANARA HSBC LIFE INSURANCE COMPANY LIMITED
Statement of disclosures as per Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, for the Quarter and Period ended June 30, 2026

S. No	Particulars	Three Months ended/ As at			Year ended/ As at
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Reviewed)	(Audited)	(Audited)	(Audited)
1	Debt Equity ratio (no of times)[1]	0.15	0.16	NA	0.16
2	Debt service coverage ratio (DSCR) (no of times) (not annualised for three months)[2]	5.96	37.40	NA	133.73
3	Interest service coverage ratio (ISCR) (no of times) (not annualised for three months)[3]	5.96	37.40	NA	133.73
4	Total Borrowings (₹ in Lakh)	25,000	25,000	NA	25,000
5	Outstanding redeemable preference shares (quantity and value)	NIL	NIL	NIL	NIL
6	Capital redemption reserve / debenture redemption reserve[4]	NA	NA	NA	NA
7	Net Worth (₹ in Lakh)[5]	163,361	160,547	154,028	160,547
8	Net profit/ loss after tax (₹ in Lakh)	2,814	3,473	2,342	12,661
9	Earnings per share				
	(a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	0.30	0.37	0.25	1.33
	(b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	0.30	0.37	0.25	1.33
10	Current ratio[6]	1.03	1.36	1.30	1.36
11	Long term debt to working capital[9]	NA	NA	NA	NA
12	Bad debts to Account receivable ratio[9]	NA	NA	NA	NA
13	Current liability ratio[7]	0.02	0.03	0.02	0.03
14	Total debts to total assets[8]	0.005	0.01	NA	0.01
15	Debtors turnover[9]	NA	NA	NA	NA
16	Inventory turnover[9]	NA	NA	NA	NA
17	Operating margin[9] (%)	NA	NA	NA	NA
18	Net profit margin[9] (%)	NA	NA	NA	NA
19	Solvency Ratio	198%	190%	200%	190%

Notes:
1. Debt-Equity Ratio is computed as Total borrowings divided by Equity. Equity is calculated as shareholder's funds excluding redeemable preference shares, if any.
2. DSCR is computed as Profit before interest and tax divided by interest expense due together with principal repayments of long-term debt during the period.
3. ISCR is computed as Profit before interest and tax divided by interest expense due.
4. Debenture redemption reserve is not required to be created as per Companies (Share Capital & Debenture) Amendment Rules, 2019 dated August 16, 2019.
5. Net worth represents shareholder's funds excluding redeemable preference shares, if any.
6. Current ratio is computed as Current assets divided by Current liabilities. Current Liabilities includes provisions.
7. Current liability ratio is calculated as Current liabilities divided by Total Liabilities. Total Liabilities includes Borrowings, Policyholders' liabilities, Funds for Future Appropriation and Current Liabilities (including Provision).
8. Total debt to total assets is computed as Borrowings divided by Total Assets.
9. Not Applicable to Insurance Companies.
10. Sector specific equivalent ratios are disclosed in Analytical ratios forming part of SEBI results.

Canara HSBC Life Insurance Company Limited

Other disclosures:
Status of Shareholders Complaints as on June 30, 2026

S. No.	Particulars	Number of Complaints
1	Investors complaints pending at the beginning of the year	0
2	Investors complaints received during the period ended June 30, 2026	0
3	Investors complaints disposed off during the period ended June 30, 2026	0
4	Investors complaints remaining unresolved as on June 30, 2026	0

Notes:

1. The Company does not have any subsidiaries/ associates/ joint venture companies, therefore, consolidated financial statements are not applicable to the Company.

2. The above unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") prescribed under Section 133 of the Companies Act, 2013, the relevant provision prescribed by IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended from time to time, to the extent applicable and IRDAI circular IRDA/F&I/REG/CIR/208/10/2016 dated October 25, 2016 on publication of financial results for life insurance companies.

3. The financial results of the Company for the quarter ended June 30, 2026 were reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on July 20, 2026.

4. The above financial results have been reviewed by the joint Statutory Auditors of the Company, Raj Har Gopal & Co. (Firm Registration No. 002074N) and Brahmayya & Co. (Firm Registration No. 000513S).

5. The figures for the quarter ended March 31, 2026 as reported in these financial results are the balancing figures between Audited figures in respect of full financial year and published year-to-date figures upto the end of the third quarter of the relevant financial year.

6. In view of seasonality of industry, the results of interim period are not necessarily indicative of the results that may be expected of any other interim periods or for the full year.

7. IRDAI, vide IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026 (“Amended Regulation”) has mandated insurance companies to prepare financial statements in accordance with applicable Indian Accounting Standard (Ind AS) w.e.f. April 1, 2026. The Amended Regulation provides an option to the insurance companies to obtain a forbearance for a period of one year with prior approval of IRDAI. Pursuant to the above, the Company has obtained approval from IRDAI for such forbearance, permitting it to defer the adoption of Ind AS by one year. Accordingly, the Company has prepared its financial statements as per the accounting principles

generally accepted in India (Indian GAAP) and Schedule II of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024.

8. In accordance with the requirements of IRDAI circular on 'Public Disclosures by Insurers' dated September 30, 2021, the Company will publish the financials on the Company's website latest by August 14, 2026.

9. Figures of the previous period have been re-grouped wherever necessary, to conform to the current year presentation.

For and on behalf of the Board of Directors

Anuj Dayal Mathur Digitally signed by Anuj Dayal Mathur Date: 2026.07.20 15:16:10 +05'30'

Chillarige Venkata Ramana Rao Digitally signed by Chillarige Venkata Ramana Rao Date: 2026.07.20 15:36:16 +05'30'

Gopal Krishan Gupta Digitally signed by Gopal Krishan Gupta Date: 2026.07.20 15:42:11 +05'30'

(Anuj Dayal Mathur)
Managing Director & Chief Executive Officer
DIN : 00584057