

**PNB MetLife India Insurance Co. Ltd.**  
Office Unit No. 101, 1st Floor, Techniplex-1,  
Techniplex Complex, Off Veer Savarkar Flyover,  
S V Road, Goregaon (West), Mumbai - 400062

☎ 022-4179 0000  
🌐 [www.pnbmetlife.com](http://www.pnbmetlife.com)



May 15, 2026

To  
National Stock Exchange of India Ltd  
Plot No. C/1 'G' Block  
Bandra-Kurla Complex Bandra East,  
Mumbai 400051

Dear Sir(s),

**Sub: Newspaper publication pertaining to financial results for the quarter and year ending March 31, 2026**

Pursuant to Regulation 52(8) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copy of newspaper publication pertaining to audited financial results for the quarter and year ending March 31, 2026. The publication was made in Mint, English newspaper on May 15, 2026.

Request you to kindly take the above submission on record.

Thanking you,

Yours faithfully  
**For PNB MetLife India Insurance Company Limited**

Digitally signed  
by YAGYA  
TURKER  
Date: 2026.05.15  
14:26:03 +05'30'

**Yagya Turker**  
**Company Secretary**  
**Place: Mumbai**



**PNB MetLife India Insurance Company Limited: Newspaper Publication**  
Registration Number: 117 dated August 6, 2001 with IRDAI  
(Regulation 52 (8) read with regulation 52 (4) of the Listing Regulations)

(₹ in Lakhs)

| Sr. No.   | Particulars   | Quarter ending March 31, 2026 | Year ending March 31, 2026 | Quarter ending March 31, 2025 | Year ending March 31, 2025 |
|---|---|-------------------------------|----------------------------|-------------------------------|----------------------------|
| 1   | Premium Income (Gross) (Refer note (c))   | 4,43,069                      | 13,04,700                  | 3,89,539                      | 11,76,239                  |
| 2   | Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 7,399                         | 31,992                     | 11,259                        | 32,535                     |
| 3   | Net Profit/ (Loss) for the period before tax (after Exceptional and/or Extraordinary items) (Refer note (a))                                | 7,399                         | 31,992                     | 11,259                        | 32,535                     |
| 4   | Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary items)  | 7,399                         | 31,992                     | 11,276                        | 32,535                     |
| 5   | Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA                            | NA                         | NA                            | NA                         |
| 6   | Equity Share Capital (as at date)   | 2,04,947                      | 2,04,947                   | 2,01,288                      | 2,01,288                   |
| 7   | Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet (Refer note (f))   | 62,483                        | 62,483                     | 4,149                         | 4,149                      |
| 8   | Earning per share (Face value of ₹10 each)  |                               |                            |                               |                            |
| a. Basic (Not annualized for three months) (in ₹)   | 0.36  | 1.57                          | 0.56                       | 1.62                          |                            |
| b. Diluted (Not annualized for three months) (in ₹) | 0.36  | 1.57                          | 0.56                       | 1.62                          |                            |
| 9   | Debt-equity ratio (no. of times)  | 0.15                          | 0.15                       | 0.19                          | 0.19                       |
| 10  | Debt service coverage ratio (no. of times)  | 10.24                         | 10.85                      | 15.22                         | 11.04                      |
| 11  | Interest service coverage ratio (no. of times)  | 10.24                         | 10.85                      | 15.22                         | 11.04                      |

**Footnotes**

- This format is modified to reflect the terminology used in the Insurance Act (2017) Regulations.
- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results is available on the website of the Stock Exchanges and the Company's website: <http://www.pnbmetlife.com>
- Financial results in gross of reinsurance and net of C&S.
- Use Item No. 5 worded by audited when Ind AS become applicable to insurance companies.
- Net Profit/(Loss) before tax, for the period & Provision/(Loss) before tax as appearing in Profit and Loss Account (Shareholders' account).
- Reserves are excluding Revaluation reserve and fair value change account.
- The Company has issued and stored 4,000 unsecured, subordinated, listed, non-callable, convertible, non-convertible debentures (NCDs) of the face value of ₹1,000 each in accordance with IRDAI (Other Form of Capex) Regulations, 2015 of face value of ₹1,000 thousands (in crore) aggregating to ₹4,00,000 thousands through private placement on January 27, 2022.
- During the period, the Company completed the issue of equity shares. A total of 3,65,85,563 fully paid equity shares were allotted to existing shareholders at a price of ₹20 per share comprising a face value of ₹10/- each and premium of ₹10/- per share.
- \*Debt-equity ratio is calculated as Total borrowings divided by Net worth.  
Net Worth = Share Capital + Free Reserves and Surplus + Credit / (Debit) Fair Value Change Account + Debt Balance in Profit and Loss Account.
- Debt service coverage ratio is calculated as Income before interest and tax divided by interest expense together with principal repayments of long term debt during the period.
- Interest service coverage ratio is calculated as Profit before interest and tax divided by interest expense.
- Exceptional and/or Extraordinary items reported in the Statement of Profit and Loss and Shareholders' account in accordance with Ind AS Rules & AS. Wherever applicable.

For and on behalf of the Board of Directors  
Suresh Barak  
Managing Director and CEO  
DIN No. 19640948  
Place: Gurgaon  
Date: May 14, 2026

PNB MetLife India Insurance Company Limited, Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Bahaja Towers, 26/27 M G Road, Bangalore 560011 Karnataka, IRDAI of India Registration number: 117 dated August 6, 2001 with IRDAI (Regulation 52 (8) read with regulation 52 (4) of the Listing Regulations). CIN: U66010KA2001PLC029883. The emblems "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Website: [www.pnbmetlife.com](http://www.pnbmetlife.com). Email: [shareholder@pnbmetlife.com](mailto:shareholder@pnbmetlife.com) or write to us at 1st Floor, Techniplex 1, Techniplex Complex, Off Veevaanar Flyover, Sarajanehalli, Mumbai - 400064. AN-14/2025-27/002.



# THE MANGROVE PROTECTORS

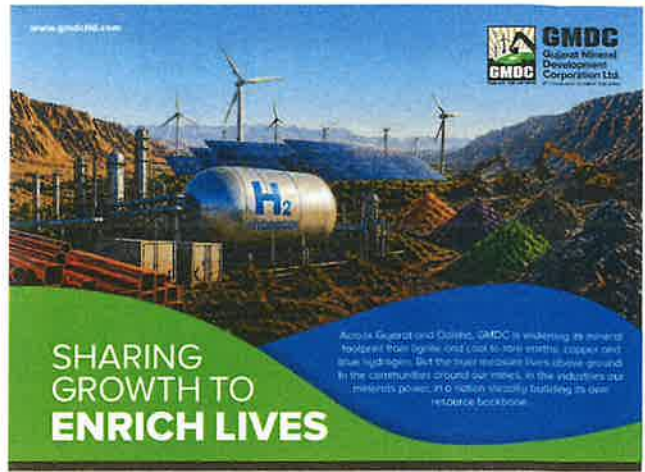
Mangroves are vital to India's ecological balance. Urban residents and rural women are drawing attention to their importance with walks and tours, and are leading conservation efforts.

**THINK:** Slow looking can improve your quality of life

**TASTE:** What handwritten recipes say about us

**VANTAGE:** Save the bees to save yourself

**CULTURE:** Belmondo and 'That Man from Rio'



(New Regulation 83 of the SEBI (LOD) Regulations, 2015)  
**AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31 MARCH, 2026**

| Sr. No. | Particulars   | STANDALONE            |                        |                      |                       |                      |
|---------|---|-----------------------|------------------------|----------------------|-----------------------|----------------------|
|         |   | Quarter ended         |                        | Year ended           |                       |                      |
|         |   | 31-03-2026* (Audited) | 31-12-2025 (Unaudited) | 31-03-2025 (Audited) | 31-03-2024* (Audited) | 31-03-2025 (Audited) |
| 1       | Total Income from Operations (net)  | 814.05                | 579.15                 | 786.29               | 2,653.38              | 2,850.84             |
| 2       | Net Profit for the period (before Tax and Exceptional items)  | 231.72                | 163.31                 | 284.25               | 779.23                | 890.78               |
| 3       | Net Profit for the period before tax (after Exceptional items)  | 261.74                | 181.51                 | 284.25               | 1,301.88              | 890.78               |
| 4       | Net Profit for the period after tax (after Exceptional items)   | 221.18                | 135.15                 | 225.39               | 990.81                | 681.92               |
| 5       | Total Comprehensive Income for the period (Comprising Profit for the period after tax and Other Comprehensive Income (after tax)) | 239.94                | 109.44                 | 122.33               | 986.52                | 812.07               |
| 6       | Equity Share Capital  | 63.60                 | 63.60                  | 63.60                | 63.60                 | 63.60                |
| 7       | Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)  |                       |                        |                      | 7,004.97              | 6,339.63             |
| 8       | Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (not annualized for the Quarter)                   |                       |                        |                      |                       |                      |
| 1       | Basic (₹)   | 8.96                  | 4.25                   | 7.09                 | 31.16                 | 21.44                |
| 2       | Diluted (₹)   | 6.96                  | 4.25                   | 7.09                 | 31.16                 | 21.44                |

| Sr. No. | Particulars   | CONSOLIDATED          |                        |                      |                       |                      |
|---------|---|-----------------------|------------------------|----------------------|-----------------------|----------------------|
|         |   | Quarter ended         |                        | Year ended           |                       |                      |
|         |   | 31-03-2026* (Audited) | 31-12-2025 (Unaudited) | 31-03-2025 (Audited) | 31-03-2024* (Audited) | 31-03-2025 (Audited) |
| 1       | Total Income from Operations (net)  | 814.05                | 579.15                 | 786.28               | 2,653.38              | 2,850.84             |
| 2       | Net Profit for the period (before Tax and Exceptional items)  | 204.96                | 161.14                 | 284.89               | 745.80                | 889.83               |
| 3       | Net Profit for the period before tax (after Exceptional items)  | 234.98                | 179.34                 | 284.89               | 1,268.45              | 889.83               |
| 4       | Net Profit for the period after tax (after Exceptional items)   | 194.09                | 133.06                 | 226.22               | 956.67                | 679.85               |
| 5       | Total Comprehensive Income for the period (Comprising Profit for the period after tax and Other Comprehensive Income (after tax)) | 212.85                | 107.35                 | 123.16               | 952.38                | 610.00               |
| 6       | Equity Share Capital  | 63.60                 | 63.60                  | 63.60                | 63.60                 | 63.60                |
| 7       | Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)  |                       |                        |                      | 7,009.14              | 6,377.94             |
| 8       | Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (not annualized for the Quarter)                   |                       |                        |                      |                       |                      |
| 1       | Basic (₹)   | 6.10                  | 4.18                   | 7.11                 | 30.08                 | 21.38                |
| 2       | Diluted (₹)   | 6.10                  | 4.18                   | 7.11                 | 30.08                 | 21.38                |

# Subject to Audit u/s 143 (a) of the Companies Act, 2013 by CAG of India.

Note: The above is an extract of the detailed format of Financial Results for the quarter / year ended on 31<sup>st</sup> March 2026 filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 and SEBI Circular No. CIR/CFD/IAO/2/2016 dated 07<sup>th</sup> July 2016. The full format of the Financial Results for the quarter/year ended on 31<sup>st</sup> March 2026 along with Explanatory Notes is available on the Stock Exchange websites ([www.seindia.com](http://www.seindia.com)) and [www.bsindia.com](http://www.bsindia.com).

Place: Ahmedabad  
Date: 14-05-2026

For and on behalf of the Board of Directors  
Roopwanti Singh, IAS  
Managing Director

**Gujarat Mineral Development Corporation Ltd.**  
(A Government of Gujarat Enterprise)  
CIN: L1400GJ1963SGC001206

Khanj Bhavan 132 Feet Ring Road, Near University Ground, Vastrapur, Ahmedabad - 380 052

Scan to View Financial Results

# HAVE FUN WITH FACTS ON SUNDAYS

Catch the latest column of

THE WEEK THAT WAS

A quiz on the week's development.

FIRST VOICE. LAST WORD.

[www.hindustantimes.com](http://www.hindustantimes.com)



**PNB MetLife India Insurance Company Limited: Newspaper Publication**  
Registration Number: 117 dated August 6, 2001 with IRDAI  
(Regulation 52 (B) read with regulation 52 (4) of the Listing Regulations)

(₹ in Lakhs)

| Sr. No. | Particulars   | Quarter ending March 31, 2025 | Year ending March 31, 2025 | Quarter ending March 31, 2025 | Year ending March 31, 2025 |
|---------|---|-------------------------------|----------------------------|-------------------------------|----------------------------|
| 1       | Premium Income (Gross) (Refer note (c))   | 4,43,069                      | 13,04,700                  | 3,89,539                      | 11,75,239                  |
| 2       | Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 7,399                         | 31,992                     | 11,259                        | 32,535                     |
| 3       | Net Profit/ (Loss) for the period before tax (after Exceptional and/or Extraordinary items) (Refer note (e))                                | 7,399                         | 31,992                     | 11,259                        | 32,535                     |
| 4       | Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary items)*   | 7,399                         | 31,992                     | 11,276                        | 32,535                     |
| 5       | Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA                            | NA                         | NA                            | NA                         |
| 6       | Equity Share Capital (as at date)   | 2,04,947                      | 2,04,947                   | 2,01,288                      | 2,01,288                   |
| 7       | Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet (Refer note (f))   | 62,483                        | 62,483                     | 4,149                         | 4,149                      |
| 8       | Earning per share (Face value of ₹10 each)  |                               |                            |                               |                            |
| a.      | Basic (Not annualized for three months) (in ₹)  | 0.36                          | 1.57                       | 0.56                          | 1.62                       |
| b.      | Diluted (Not annualized for three months) (in ₹)  | 0.36                          | 1.57                       | 0.56                          | 1.62                       |
| 9       | Debt-equity ratio (no. of times)  | 0.15                          | 0.15                       | 0.19                          | 0.19                       |
| 10      | Debt service coverage ratio (no. of times)  | 10.24                         | 10.85                      | 15.22                         | 11.04                      |
| 11      | Interest service coverage ratio (no. of times)  | 10.24                         | 10.85                      | 15.22                         | 11.04                      |

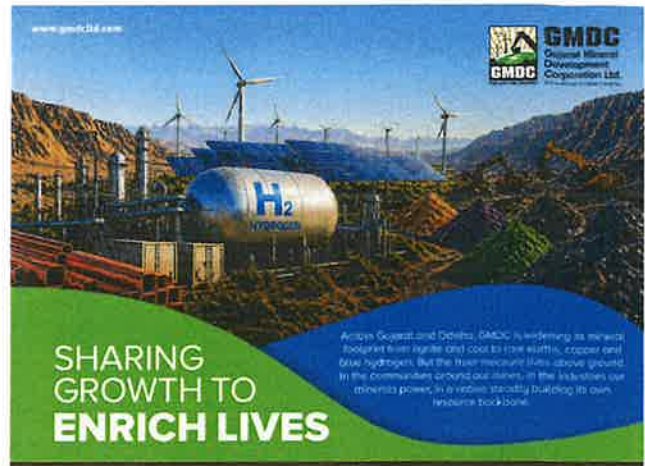
**Footnotes**

- The format is modified to reflect the terminology used in the Insurance Act IRDAI Regulations.
- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Stock Exchange and the Company's website: <https://www.pnbmetlife.com/>
- Premium income is gross of reinsurance and net of GST.
- Line item No. 5 would be disclosed when it becomes applicable to insurance companies.
- Net Profit/(Loss) before tax, for the period is Profit/(Loss) before tax as appearing in Profit and Loss Account (Shareholder's account).
- Reserves are excluding Revaluation Reserve and fair value change account.
- The Company has been granted 100% weighted average cost of capital (WACC) of 10% for the period ending 31-03-2025.
- During the period, the Company completed right issue of equity shares. A total of 3,01,38,383 fully paid equity shares were allotted to existing shareholders at a price of ₹10 per share (summing up to face value of ₹30,13,83,83,000) and 1,00,00,000 equity shares were allotted to new investors at a price of ₹10 per share (summing up to face value of ₹1,00,00,00,000).
- \*Debt equity ratio is calculated as Total borrowings divided by Net worth. Net worth = Share Capital + Free Reserves and Surplus + Credit / (Debit) Fair Value Change Account - Debt Balance in Profit and Loss Account.
- Debt service coverage ratio is calculated as Profit before interest and tax divided by interest payments of long term debt during the period.
- Interest service coverage ratio is calculated as Profit before interest and tax divided by interest payments.
- \* Exceptional and/or Extraordinary items included in the Statement of Profit/(Loss) and Shareholder's account in accordance with the AS Rules/AS Rules, which ever is applicable.

For and on behalf of the Board of Directors  
Samer Bhatia  
Managing Director and CEO  
DIN No. 00650046

Place: Gurugram  
Date: May 14, 2026

PNB MetLife India Insurance Company Limited. Registered office: Unit No. T01, T02 & T03, 7th Floor, West Wing, Rajja Towers, 26/27 MG Road, Bangalore - 560001, Karnataka (REGD) is licensed registration number 117 dated August 6, 2001 with IRDAI (Regulation 52 (B) read with regulation 52 (4) of the Listing Regulations) CI No. 06501842001P1020001. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll free at 1-800-425-6999, Website: [www.pnbmetlife.com](http://www.pnbmetlife.com) Email: [indianet@pnbmetlife.com](mailto:indianet@pnbmetlife.com) or write to us at 1st Floor, Technopark, Technopark Complex, Off Vihar Vasthikar Flyover, Ghatgegaon (West), Mumbai - 400062. AD-NF/2025-27/1543



(See Regulation 47 of the SEBI (LODR) Regulations, 2015)  
**AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31 MARCH, 2026**

| Sr. No. | Particulars  | STANDALONE              |             |            |                         |
|---------|--|-------------------------|-------------|------------|-------------------------|
|         |  | Quarter ended           |             | Year ended |                         |
|         |  | 31-03-2026 <sup>#</sup> | 31-12-2025  | 31-03-2025 | 31-03-2026 <sup>#</sup> |
|         |  | (Audited)               | (Unaudited) | (Audited)  | (Audited)               |
| 1       | Total Income from Operations (net)   | 814.05                  | 579.15      | 786.29     | 2,653.38                |
| 2       | Net Profit for the period (before Tax and Exceptional items)   | 231.72                  | 163.31      | 284.25     | 779.23                  |
| 3       | Net Profit for the period before tax (after Exceptional items)   | 261.74                  | 181.51      | 284.25     | 1,301.88                |
| 4       | Net Profit for the period after tax (after Exceptional items)  | 221.18                  | 135.15      | 225.39     | 990.81                  |
| 5       | Total Comprehensive Income for the period (Comprising Profit for the period (after tax and Other Comprehensive Income (after tax)) | 239.94                  | 109.44      | 122.33     | 986.52                  |
| 6       | Equity Share Capital   | 63.60                   | 63.60       | 63.60      | 63.60                   |
| 7       | Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)   |                         |             |            | 7,004.97                |
| 8       | Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (not annualized for the Quarter)                    |                         |             |            | 6,339.63                |
| 1       | Basic: (₹)   | 6.96                    | 4.25        | 7.09       | 31.16                   |
| 2       | Diluted: (₹)   | 6.96                    | 4.25        | 7.09       | 31.16                   |

| Sr. No. | Particulars  | CONSOLIDATED            |             |            |                         |
|---------|--|-------------------------|-------------|------------|-------------------------|
|         |  | Quarter ended           |             | Year ended |                         |
|         |  | 31-03-2026 <sup>#</sup> | 31-12-2025  | 31-03-2025 | 31-03-2026 <sup>#</sup> |
|         |  | (Audited)               | (Unaudited) | (Audited)  | (Audited)               |
| 1       | Total Income from Operations (net)   | 814.05                  | 579.15      | 796.28     | 2,653.38                |
| 2       | Net Profit for the period (before Tax and Exceptional items)   | 204.96                  | 151.14      | 284.89     | 745.80                  |
| 3       | Net Profit for the period before tax (after Exceptional items)   | 234.98                  | 179.34      | 284.89     | 1,268.45                |
| 4       | Net Profit for the period after tax (after Exceptional items)  | 194.09                  | 133.06      | 226.22     | 956.67                  |
| 5       | Total Comprehensive Income for the period (Comprising Profit for the period (after tax and Other Comprehensive Income (after tax)) | 212.85                  | 107.35      | 123.16     | 952.38                  |
| 6       | Equity Share Capital   | 63.60                   | 63.60       | 63.60      | 63.60                   |
| 7       | Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)   |                         |             |            | 7,009.14                |
| 8       | Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (not annualized for the Quarter)                    |                         |             |            | 6,377.94                |
| 1       | Basic: (₹)   | 6.10                    | 4.18        | 7.11       | 30.08                   |
| 2       | Diluted: (₹)   | 6.10                    | 4.18        | 7.11       | 30.08                   |

# Subject to Audit u/s 143 (b) of the Companies Act, 2013 by C&A of India

Note: The above is an extract of the detailed format of Financial Results for the quarter / year ended on 31<sup>st</sup> March 2026 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 and SEBI Circular No. CIR/CFD/FAC/12/2016 dated 5<sup>th</sup> July 2016. The full format of the Financial Results for the quarter/year ended on 31<sup>st</sup> March 2026 along with Explanatory Notes is available on the Stock Exchange websites ([www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com))

Place: Ahmedabad  
Date: 14-05-2026

For and on behalf of the Board of Directors  
Rajagopal Singh, IAS  
Managing Director

**Gujarat Mineral Development Corporation Ltd.**  
(A Government of Gujarat Enterprise)  
CIN: L1400GJ1985G000206

Khenji Bhavan, 132 Feet Ring Road, Near University Ground, Vastrapur, Ahmedabad - 380 052

Scan to View Financial Results

**mint** Think Ahead. Think Growth.

**Connect the global dots**

Understand the intersection of markets, policy & geopolitics with

The Economist Now exclusively available on mint

**Strait of Hormuz closed**

India's LPG conundrum

Mint App | [www.livemint.com](http://www.livemint.com) | [live.mint](https://live.mint) | [livemint](https://livemint)

**HAVE FUN WITH FACTS ON SUNDAYS**

Catch the latest column of

**HOT TWTW**  
THE WEEK THAT WAS

A quiz on the week's development.

FIRST VOICE. LAST WORD.



**PNB MetLife India Insurance Company Limited: Newspaper Publication**  
Registration Number: 117 dated August 6, 2001 with IRDAI  
(Regulation 52 (b) read with regulation 52 (4) of the Listing Regulations)

(₹ in Lakhs)

| Sr. No. | Particulars   | Quarter ending March 31, 2026 | Year ending March 31, 2026 | Quarter ending March 31, 2025 | Year ending March 31, 2025 |
|---------|---|-------------------------------|----------------------------|-------------------------------|----------------------------|
| 1       | Premium Income (Gross) (Refer note (c))   | 4,43,069                      | 13,04,700                  | 3,89,539                      | 11,75,239                  |
| 2       | Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 7,399                         | 31,992                     | 11,259                        | 32,535                     |
| 3       | Net Profit/ (Loss) for the period before tax (after Exceptional and/or Extraordinary items) (Refer note (e))                                | 7,399                         | 31,992                     | 11,259                        | 32,535                     |
| 4       | Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary items)*   | 7,399                         | 31,992                     | 11,276                        | 32,535                     |
| 5       | Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA                            | NA                         | NA                            | NA                         |
| 6       | Equity Share Capital (as at date)   | 2,04,947                      | 2,04,947                   | 2,01,288                      | 2,01,288                   |
| 7       | Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet (Refer note (f))   | 62,483                        | 62,483                     | 4,149                         | 4,149                      |
| 8       | Earning per share (Face value of ₹ 10 each)   |                               |                            |                               |                            |
| a.      | Basic (Not annualized for three months) (₹)   | 0.36                          | 1.57                       | 0.56                          | 1.62                       |
| b.      | Diluted (Not annualized for three months) (₹)   | 0.36                          | 1.57                       | 0.56                          | 1.62                       |
| 9       | Debt-equity ratio (no. of times)  | 0.15                          | 0.15                       | 0.19                          | 0.19                       |
| 10      | Debt service coverage ratio (no. of times)  | 10.24                         | 10.65                      | 15.22                         | 11.04                      |
| 11      | Interest service coverage ratio (no. of times)  | 10.24                         | 10.65                      | 15.22                         | 11.04                      |

**Footnotes**

- The format is modified to reflect the terminology used in the Insurance Act 1980 and Regulations.
- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Stock Exchanges and the Company's website: [www.pnbmetlife.com](http://www.pnbmetlife.com).
- Premium income is gross of reinsurance and net of GST.
- Line item No. 9 would be disclosed when net AS become applicable to insurance companies.
- Net Profit/(Loss) before tax, for the period is Profit/(Loss) before tax as appearing in Profit and Loss Account (Shareholders' account).
- Reserves are including Revaluation Reserve and fair value change account.
- The Company has issued and listed 4,000 unsecured, subordinated, fixed, interest rate sensitive, taxable non-convertible debentures (NCDs) in the future of ₹ 4,000 Crores (Rupees four thousand crore) in IRDAI (Other Forms of Capital) Regulation 2015 of face value of ₹ 1,000 rupees each at par aggregating to ₹ 4,000 Crores through public subscription on January 27, 2022.
- During the period, the Company completed right issue of equity shares. A total of 3,55,66,365 fully paid equity shares were allotted to existing shareholders at a price of ₹ 10 per share (including a face value of ₹ 10/- each and premium of ₹ 2/- per share).
- Debt-equity ratio is calculated as Total Borrowing divided by Net worth. Net Worth = Share Capital + Free Reserves and Surplus + Credit / (Debit) Fair Value Change Account - Debit Balance in Profit and Loss Account.
- Debt service coverage ratio is calculated as Profit before interest and tax divided by interest expense.
- Interest service coverage ratio is calculated as Profit before interest and tax divided by interest expense.
- \* as Exceptional and/or Extraordinary items adjusted in the Statement of Profit/(Loss) and Shareholders' Account in accordance with the AS Rules/ IAS Rules, wherever it is applicable.

For and on behalf of the Board of Directors  
Senior (Basic)  
Managing Director and CEO  
DIN No. 10644045

Place: Gurugram  
Date: May 14, 2026

PNB MetLife India Insurance Company Limited, Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Rajvika Tower, 26/27 MG Road, Bangalore - 560001, Karnataka, IRDAI of India Registration number 117 dated August 6, 2001 with IRDAI, (Regulation 52 (b) read with regulation 52 (4) of the Listing Regulations) of No. 166/60/40/2008/CL. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-483-6969, Visit us: [www.pnbmetlife.com](http://www.pnbmetlife.com) Email: [india@pnbmetlife.com](mailto:india@pnbmetlife.com) or write to us at 1st Floor, Techno-1, Techno Park Complex, Off West Governor Highway, Gurugram (Haryana), India - 122002, AD-#F22026-27/003.



(See Regulation 41 of the SEBI (LODR) Regulations, 2015)  
**AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31 MARCH, 2026**

(₹ in Crores)

| Sr. No. | Particulars   | STANDALONE    |             |            |             |           |
|---------|---|---------------|-------------|------------|-------------|-----------|
|         |   | Quarter ended |             | Year ended |             |           |
|         |   | 31-03-2026*   | 31-12-2025  | 31-03-2025 | 31-03-2024* |           |
|         |   | (Audited)     | (Unaudited) | (Audited)  | (Audited)   | (Audited) |
| 1       | Total Income from Operations (net)  | 314.05        | 579.15      | 786.29     | 2,653.18    | 2,850.84  |
| 2       | Net Profit for the period (before Tax and Exceptional items)  | 231.72        | 163.31      | 284.25     | 779.23      | 890.76    |
| 3       | Net Profit for the period before tax (after Exceptional items)  | 261.74        | 181.51      | 284.25     | 1,301.88    | 890.78    |
| 4       | Net Profit for the period after tax (after Exceptional items)   | 221.18        | 135.15      | 225.39     | 990.81      | 881.92    |
| 5       | Total Comprehensive Income for the period (Comprising Profit for the period after tax and Other Comprehensive Income (after tax)) | 239.94        | 109.44      | 122.33     | 986.52      | 612.07    |
| 6       | Equity Share Capital  | 63.60         | 63.60       | 63.60      | 63.60       | 63.60     |
| 7       | Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)  |               |             |            | 7,004.97    | 6,339.63  |
| 8       | Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (not annualized for the Quarter)                   |               |             |            |             |           |
| 1.      | Basic (₹)   | 6.96          | 4.25        | 7.09       | 31.16       | 21.44     |
| 2.      | Diluted (₹)   | 6.96          | 4.25        | 7.09       | 31.16       | 21.44     |

(₹ in Crores)

| Sr. No. | Particulars   | CONSOLIDATED  |             |            |             |           |
|---------|---|---------------|-------------|------------|-------------|-----------|
|         |   | Quarter ended |             | Year ended |             |           |
|         |   | 31-03-2026*   | 31-12-2025  | 31-03-2025 | 31-03-2024* |           |
|         |   | (Audited)     | (Unaudited) | (Audited)  | (Audited)   | (Audited) |
| 1       | Total Income from Operations (net)  | 814.05        | 579.15      | 786.28     | 2,653.38    | 2,850.84  |
| 2       | Net Profit for the period (before Tax and Exceptional items)  | 204.96        | 161.14      | 284.89     | 745.80      | 889.83    |
| 3       | Net Profit for the period before tax (after Exceptional items)  | 234.98        | 179.34      | 284.89     | 1,268.45    | 889.83    |
| 4       | Net Profit for the period after tax (after Exceptional items)   | 194.09        | 133.06      | 226.22     | 956.67      | 879.85    |
| 5       | Total Comprehensive Income for the period (Comprising Profit for the period after tax and Other Comprehensive Income (after tax)) | 212.85        | 107.35      | 123.16     | 952.38      | 610.00    |
| 6       | Equity Share Capital  | 63.60         | 63.60       | 63.60      | 63.60       | 63.60     |
| 7       | Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)  |               |             |            | 7,009.14    | 6,377.94  |
| 8       | Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (not annualized for the Quarter)                   |               |             |            |             |           |
| 1.      | Basic (₹)   | 6.10          | 4.16        | 7.11       | 30.08       | 21.38     |
| 2.      | Diluted (₹)   | 6.10          | 4.16        | 7.11       | 30.08       | 21.38     |

\* Subject to Audit u/s 143 (6) of the Companies Act, 2013 by CLAG of India.

Note: The above is an extract of the detailed format of Financial Results for the quarter / year ended on 31<sup>st</sup> March 2026 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 and SEBI Circular No. CIR/CFD/FAC/62/2016 dated 5<sup>th</sup> July 2016. The full format of the Financial Results for the quarter/year ended on 31<sup>st</sup> March 2026 along with Explanatory Notes is available on the Stock Exchange websites ([www.sebiindia.com](http://www.sebiindia.com) and [www.bseindia.com](http://www.bseindia.com)).

Place: Ahmedabad  
Date: 14-05-2026

For and on behalf of the Board of Directors  
Roopwanti Singh, IAS  
Managing Director

**Gujarat Mineral Development Corporation Ltd.**

(A Government of Gujarat Enterprise)

CIN: LHM00G1993560COR0006

Kharaj Bhavan, 132 Feet Ring Road, Near University Ground, Vasraipur, Ahmedabad - 380 052

Scan to View Financial Results



# THE MANGROVE PROTECTORS

Mangroves are vital to India's ecological balance. Urban residents and rural women are drawing attention to their importance with walks and tours and are leading conservation efforts

**+** THINK: Slow looking can improve your quality of life

**TASTE:** What handwritten recipes say about us

**VANTAGE:** Save the bees to save yourself

**CULTURE:** Belmondo and 'That Man from Rio'

# HAVE FUN WITH FACTS ON SUNDAYS

Catch the latest column of

THE WEEK THAT WAS

A quiz on the week's development.

FIRST VOICE. LAST WORD.