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FORM NL-1-B-RA
Name of the Insurer: HDFC ERGO General Insurance Company Limited
Registration No.146 and Date of Registration with the IRDAI: July 09, 2010
REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2026

(₹ in Lakhs)																	
Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1 Premiums earned (Net)	NL-4	4,663	10,496	7,565	14,014	3,128	6,119	2,704	5,445	185,323	349,130	165,495	319,050	193,114	365,655	175,764	338,509
2 Profit/ Loss on sale/redemption of Investments		215	539	296	1,050	47	130	52	239	4,193	10,395	4,479	17,080	4,456	11,063	4,837	18,409
3 Interest, Dividend & Rent – Gross (Note 1)		2,163	4,283	2,551	5,022	420	884	488	973	35,897	70,740	34,992	69,604	38,481	75,907	38,031	75,599
4 (a) Other Income																	
(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Miscellaneous Income/Liabilities written back		65	66	3	4	40	41	1	2	2,299	2,352	90	120	2,404	2,459	95	126
(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Towards Remuneration of MD/CEO(WTD)/Other KMPs	(4)	2	7	20	(0)	0	0	1	1	(16)	14	51	95	(20)	16	58	116
(c) Others – Foreign exchange gain/loss		4	16	8	17	1	2	0	66	66	124	30	81	71	141	58	99
TOTAL (A)		7,106	15,312	10,431	20,167	3,636	7,176	3,255	6,662	227,763	432,754	205,157	406,030	238,506	455,242	218,843	432,858
6 Claims Incurred (Net)	NL-5	5,893	11,378	6,583	12,308	2,425	5,414	2,634	5,457	166,322	308,832	154,402	295,376	174,639	325,624	163,618	313,141
7 Commission	NL-6	(4,224)	(13,552)	(4,839)	(11,050)	418	1,139	326	961	(7,604)	(11,151)	(6,059)	(481)	(11,409)	(23,564)	(10,572)	(10,570)
8 Operating Expenses related to Insurance Business	NL-7	3,178	8,389	3,838	10,395	430	1,095	320	883	59,330	110,055	45,272	85,261	62,939	119,540	49,430	96,540
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		4,847	6,215	5,581	11,654	3,273	7,649	3,280	7,301	218,050	407,736	193,615	380,156	226,169	421,600	202,476	399,111
10 Operating Profit/(Loss) C= (A - B)		2,259	9,097	4,850	8,513	364	(473)	(25)	(640)	9,713	25,018	11,542	25,874	12,337	33,642	16,367	33,747
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		2,259	9,097	4,850	8,513	364	(473)	(25)	(640)	9,713	25,018	11,542	25,874	12,337	33,642	16,367	33,747
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		2,259	9,097	4,850	8,513	364	(473)	(25)	(640)	9,713	25,018	11,542	25,874	12,337	33,642	16,367	33,747

Note - 1

Pertaining to Policyholder's funds		Fire				Marine				Miscellaneous				Total			
		For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
Interest, Dividend & Rent		1,885	3,749	2,311	4,539	429	903	499	994	36,602	72,295	35,747	71,081	38,916	76,947	38,557	76,614
Add/Less:-																	
Investment Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premiums/ Discount on Investments	(36)	-	(81)	(49)	(94)	(8)	(19)	(11)	(21)	(705)	(1,555)	(755)	(1,477)	(749)	(1,855)	(815)	(1,592)
Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	314	615	289	577										314	615	289	577
Interest, Dividend & Rent – Gross*		2,163	4,283	2,551	5,022	420	884	488	973	35,897	70,740	34,992	69,604	38,480	75,907	38,031	75,599

* Term cross inlines inclusive of TDS

FORM NL-2-B-PL
Name of the Insurer: HDFC ERGO General Insurance Company Limited
Registration No. 146 and Date of Registration with the IRDAI: July 9, 2010
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2026
(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		2,259	9,097	4,850	8,513
	(b) Marine Insurance		364	(473)	(25)	(640)
	(c) Miscellaneous Insurance		9,713	25,018	11,542	25,874
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		9,571	19,230	10,057	20,161
	(b) Profit on sale of investments		1,097	2,875	1,319	5,054
	(c) (Loss on sale/ redemption of investments)		(11)	(110)	(78)	(209)
	(d) Amortization of Premium / Discount on Investments		(184)	(414)	(212)	(419)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		22,810	55,223	27,453	58,334
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(572)	(572)	-	-
	(b) For doubtful debts		(2,390)	(2,358)	(28)	32
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		1,145	1,145	-	-
	(c) Interest on subordinated debt		2,772	5,514	2,772	5,514
	(d) Expenses towards CSR activities		108	465	324	711
	(e) Penalties		7	7	-	50
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others					
	(g) Towards Remuneration of MD/CEO/WTG/Other KMPs		(20)	16	58	116
	(i) Amalgamation Expenses		-	-	-	-
	(ii) Bad & Doubtful Investments written off		-	-	-	-
	(iii) Debenture issuance expenses		-	-	-	-
	(iv) Remuneration to directors and others		-	-	-	-
	TOTAL (B)		1,050	4,217	3,126	6,423
6	Profit/(Loss) Before Tax		21,759	51,006	24,327	51,911
7	Provision for Taxation					
	- Current Tax		5,018	12,243	5,956	12,662
	- Deferred Tax		281	304	82	224
8	Profit / (Loss) after tax		16,460	38,459	18,289	39,025
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		280,609	258,610	219,994	199,258
	Balance carried forward to Balance Sheet		297,069	297,069	238,283	238,283

FORM NL-3-B-BS**Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED****Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010****BALANCE SHEET AS AT SEPTEMBER 30, 2026**

(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As At September 30, 2026	As At September 30, 2025
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	72,712	72,583
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10	548,192	482,711
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(3,027)	2,289
-Policyholders' Funds		(11,880)	8,366
BORROWINGS	NL-11	140,000	140,000
TOTAL		745,997	705,949
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	611,870	595,086
INVESTMENTS-Policyholders	NL-12A	2,400,933	2,174,776
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	50,471	55,674
DEFERRED TAX ASSET (Net)		2,153	2,545
CURRENT ASSETS			
Cash and Bank Balances	NL-15	29,068	19,398
Advances and Other Assets	NL-16	338,275	319,223
Sub-Total (A)		367,343	338,621
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	2,257,900	2,034,559
PROVISIONS	NL-18	428,873	426,194
Sub-Total (B)		2,686,773	2,460,753
NET CURRENT ASSETS (C) = (A - B)		(2,319,430)	(2,122,132)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		745,997	705,949

CONTINGENT LIABILITIES

Particulars	As At September 30, 2026	As At September 30, 2025
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	129,734	117,409
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	129,734	117,409

Note:

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 75,060 lakhs (September 30, 2025 ₹ 72,776 lakhs) towards base goods and service tax (excluding interest & penalty). Appeals against these demand orders is filed / yet to be filed before the appropriate Authorities.

2. The Company has disputed the demand raised by Income Tax Authorities for various years amounting to ₹ 54,674 lakhs (September 30, 2025 ₹ 44,633 lakhs) towards base income tax (excluding interest & penalty). Appeals against these demand orders are filed before the appropriate Authorities.

FORM NL-4-PREMIUM SCHEDULE

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026
Gross Direct Premium	31,896	84,338	3,610	10,677	67	398	3,677	11,075	55,567	109,934	32,382	66,791	87,949	176,725	209,209	405,741	10,547	30,226	2,329	4,666	222,085	440,633
Add: Premium on reinsurance accepted	910	13,588	77	119	0	0	77	119	0	0	0	0	0	0	2,059	2,493	0	0	0	0	2,059	2,493
Less : Premium on reinsurance ceded	(30,983)	(90,715)	(1,391)	(2,325)	(55)	(384)	(1,445)	(2,709)	(44,160)	(86,678)	(3,740)	(7,359)	(47,900)	(94,037)	(110,438)	(193,527)	(7,420)	(14,887)	(117)	(235)	(117,974)	(208,649)
Net Written Premium	1,823	7,211	2,296	8,471	13	14	2,309	8,485	11,407	23,256	28,642	59,432	40,049	82,688	100,831	214,707	3,127	15,339	2,212	4,431	106,170	234,477
Add: Opening balance of UPR	36,086	36,441	6,201	3,016	22	22	6,223	3,038	23,756	22,020	62,086	57,136	85,842	79,156	243,235	234,444	25,636	20,595	2,105	1,517	270,977	256,556
Less: Closing balance of UPR	(33,246)	(33,246)	(5,388)	(5,388)	(16)	(16)	(5,404)	(5,404)	(24,495)	(24,495)	(61,311)	(61,311)	(85,806)	(85,806)	(237,224)	(237,224)	(21,089)	(21,089)	(2,364)	(2,364)	(260,677)	(260,677)
Net Earned Premium	4,663	10,406	3,109	6,099	19	20	3,128	6,119	10,669	20,781	29,417	55,257	40,086	76,038	106,843	211,927	7,675	14,845	1,953	3,584	116,470	230,356
Gross Direct Premium																						
- In India	31,896	84,338	3,610	10,677	67	398	3,677	11,075	55,567	109,934	32,382	66,791	87,949	176,725	209,209	405,741	10,547	30,226	2,329	4,666	222,085	440,633
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026	September 30, 2026
Gross Direct Premium	1,098	2,553	163	470	8,660	19,066	184	639	132,972	135,127	2,523	8,767	14,341	29,027	1,566	3,020	15,173	23,376	486,714	839,402	522,287	934,815
Add: Premium on reinsurance accepted	0	0	7	48	175	570	0	0	0	0	2	1,078	228	3,035	0	0	0	2	2,471	7,226	3,458	20,933
Less : Premium on reinsurance ceded	34	(452)	(136)	(420)	(7,621)	(16,655)	(181)	(634)	(99,780)	(101,489)	(2,790)	(9,128)	(12,964)	(25,912)	(1,491)	(2,865)	(9,705)	(16,689)	(300,509)	(476,931)	(332,937)	(570,355)
Net Written Premium	1,133	2,101	33	98	1,213	2,981	2	5	33,192	33,638	(265)	716	1,605	6,149	75	155	5,469	6,689	188,677	369,697	192,809	385,393
Add: Opening balance of UPR	1,747	1,747	66	37	3,510	3,150	3	2	13,999	12,039	1,081	878	5,673	5,901	5,901	5,901	12,035	383,209	383,209	365,994	425,517	405,471
Less: Closing balance of UPR	(1,878)	(1,878)	(66)	(66)	(3,468)	(3,468)	(1)	(1)	(13,820)	(13,820)	(942)	(942)	(5,112)	(5,112)	(5,108)	(5,108)	(9,684)	(386,562)	(386,562)	(425,215)	(425,215)	(425,215)
Net Earned Premium	1,002	1,854	33	69	1,255	2,663	4	6	19,274	21,857	(126)	352	2,166	4,946	957	1,950	4,202	9,039	185,323	349,130	193,114	365,655
Gross Direct Premium																						
- In India	1,098	2,553	163	470	8,660	19,066	184	639	132,972	135,127	2,523	8,767	14,341	29,027	1,566	3,020	15,173	23,376	486,714	839,402	522,287	934,815
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025	September 30, 2025
Gross Direct Premium	45,249	121,991	2,511	8,194	301	600	2,812	8,794	40,603	77,364	22,062	42,564	62,665	119,928	137,825	280,895	12,982	27,048	1,881	3,573	152,688	311,517
Add: Premium on reinsurance accepted	1,936	6,072	52	119	0	0	52	119	0	0	0	0	0	0	1,893	17,291	0	0	0	0	1,893	17,291
Less : Premium on reinsurance ceded	(42,291)	(114,539)	(578)	(1,289)	(283)	(580)	(860)	(1,869)	(34,578)	(62,086)	(4,422)	(6,068)	(39,000)	(68,153)	(66,389)	(117,190)	(6,480)	(12,950)	(116)	(196)	(72,985)	(130,336)
Net Written Premium	4,895	13,524	1,985	7,024	19	20	2,004	7,044	6,026	15,278	17,640	36,496	23,666	51,775	73,329	180,996	6,502	14,099	1,766	3,377	81,597	198,472
Add: Opening balance of UPR	48,509	46,330	5,445	3,146	11	11	5,456	3,157	19,904	21,997	49,507	48,516	63,411	70,513	255,937	244,307	34,683	35,164	1,099	292,055	280,569	280,569
Less: Closing balance of UPR	(45,840)	(45,840)	(4,733)	(4,733)	(22)	(22)	(4,755)	(4,755)	(17,038)	(17,038)	(39,347)	(39,347)	(56,384)	(56,384)	(233,492)	(233,492)	(32,109)	(32,109)	(1,718)	(1,718)	(267,319)	(267,319)
Net Earned Premium	7,564	14,014	2,697	5,436	8	10	2,704	5,445	8,892	20,238	21,801	45,665	30,693	65,903	95,774	191,811	9,076	17,153	1,484	2,758	106,333	211,722
Gross Direct Premium																						
- In India	45,249	121,991	2,511	8,194	301	600	2,812	8,794	40,603	77,364	22,062	42,564	62,665	119,928	137,825	280,895	12,982	27,048	1,881	3,573	152,688	311,517
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars		Miscellaneous																				Grand Total	Grand Total
		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous			
		For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025		
Gross Direct Premium																							
Add: Premium on reinsurance accepted		957	1,987	237	609	8,792	20,365	83	362	92,312	93,540	2,268	7,548	14,884	29,722	786	1,484	12,552	20,504	348,225	607,566	396,286	738,352
Less : Premium on reinsurance ceded		0	0	5	35	216	526	0	0	0	0	4	849	213	2,228	0	0	4	4	2,335	20,933	4,323	27,123
Net Written Premium		(155)	(472)	(208)	(561)	(6,620)	(16,598)	(83)	(361)	(61,966)	(63,688)	(2,034)	(7,154)	(12,482)	(24,993)	(959)	(1,845)	(6,944)	(14,193)	(203,485)	(328,636)	(246,636)	(444,762)
Add: Opening balance of UPR		1,328	1,325	65	84	2,338	4,293	0	30,346	29,854	238	1,243	2,615	6,957	(173)	(361)	5,613	6,315	147,075	300,146	153,973	320,713	
Less: Closing balance of UPR		(1,384)	(1,384)	(65)	(65)	(4,105)	(4,105)	(0)	(0)	(13,099)	(13,099)	(984)	(984)	(5,192)	(5,192)	(8,671)	(8,671)	(15,070)	(15,070)	(372,274)	(372,274)	(422,869)	(422,869)
Net Earned Premium		745	1,455	34	62	2,110	3,510	0	1	17,070	19,242	476	1,007	2,863	5,602	913	1,796	4,259	8,751	165,496	319,050	175,764	338,509
Gross Direct Premium																							
- In India		957	1,987	237	609	8,792	20,365	83	362	92,312	93,540	2,268	7,548	14,884	29,722	786	1,484	12,552	20,504	348,225	607,566	396,286	738,352
- Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-5 - CLAIMS SCHEDULE

(₹ in Lakhs)

C Lakhs	Particulars																					
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
Claims Paid (Direct)	21,600	37,624	4,178	6,932	35	39	4,213	6,971	45,696	80,247	34,906	67,032	80,602	147,279	152,872	281,979	6,200	12,992	701	1,048	159,773	296,019
Add -Re-insurance accepted to direct claims	1,526	1,959	39	50	0	0	39	50	0	0	0	0	0	0	(293)	3,724	0	0	-	-	(293)	3,724
Less -Re-insurance Ceded to claims paid	(19,534)	(32,496)	(238)	(320)	(32)	(36)	(270)	(357)	(30,795)	(64,854)	(2,049)	(3,886)	(32,844)	(68,740)	(61,512)	(114,071)	(3,409)	(9,061)	(160)	(184)	(65,081)	(123,316)
Net Claim Paid	3,592	7,087	3,980	6,662	3	3	3,983	6,665	14,901	15,393	32,857	63,146	47,758	78,539	91,067	171,632	2,791	3,931	541	864	94,399	176,428
Add Claims Outstanding at the end of the year	48,809	48,809	14,674	14,674	113	113	14,788	14,787	17,943	17,943	875,478	875,478	893,421	893,421	144,432	144,432	24,525	24,525	3,279	3,279	172,236	172,236
Less Claims Outstanding at the beginning of the year	(46,508)	(44,518)	(16,245)	(15,938)	(101)	(100)	(16,346)	(16,038)	(19,385)	(12,889)	(876,167)	(881,897)	(895,552)	(894,786)	(140,311)	(125,409)	(22,976)	(21,262)	(3,011)	(2,425)	(166,298)	(149,096)
Net Incurred Claims	5,893	11,378	2,409	5,398	15	16	2,425	5,414	13,459	20,447	32,168	56,727	45,627	77,174	95,189	190,655	4,340	7,194	809	1,718	100,337	199,567
Claims Paid (Direct)																						
-In India	21,600	37,624	4,016	6,697	25	25	4,041	6,722	45,696	80,247	34,906	67,032	80,602	147,279	152,872	281,979	6,200	12,992	701	1,048	159,773	296,019
-Outside India	-	-	163	235	10	14	172	249	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	25,300	25,300	7,377	7,377	105	105	7,482	7,482	15,113	15,113	517,506	517,506	532,620	532,620	123,574	123,574	20,839	20,839	3,092	3,092	147,505	147,505
Estimates of IBNR and IBNER at the beginning of the period (net)	24,658	22,266	7,370	8,319	85	84	7,455	8,404	16,842	10,991	509,670	507,147	526,512	518,138	120,165	112,020	18,784	18,540	2,901	2,369	141,850	132,930

(₹ in Lakhs)

₹ in Lakhs	Particulars		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous	Grand Total	Grand Total	
	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
Claims Paid (Direct)	629	1,137	15	52	3,781	7,994	34	209	25,455	51,306	551	1,287	9,299	18,283	101	176	5,276	9,518	285,516	533,260	311,329	577,854		
Add -Re-insurance accepted to direct claims	0	0	0	0	54	160	0	(4)	0	0	(0)	0	125	1,367	0	0	0	0	(114)	5,247	1,451	7,256		
Less -Re-insurance Ceded to claims paid	(26)	(47)	(11)	(47)	(2,893)	(6,294)	(34)	(202)	(15,451)	(31,957)	(301)	(694)	(7,652)	(16,407)	(63)	(121)	(2,467)	(4,358)	(126,826)	(252,183)	(146,629)	(285,035)		
Net Claim Paid	603	1,090	4	5	941	1,860	0	3	10,003	19,349	250	594	1,771	3,243	38	55	2,809	5,160	158,576	286,324	166,151	300,075		
Add Claims Outstanding at the end of the year	4,606	4,606	273	273	8,767	8,767	510	510	75,949	75,949	11,908	11,908	22,629	22,629	4,081	4,081	12,452	12,452	1,206,832	1,206,832	1,270,429	1,270,429		
Less Claims Outstanding at the beginning of the year	(4,563)	(4,350)	(256)	(283)	(8,661)	(7,877)	(507)	(509)	(73,056)	(79,675)	(11,911)	(11,977)	(22,968)	(22,461)	(3,808)	(3,527)	(11,508)	(9,783)	(1,199,086)	(1,184,324)	(1,261,940)	(1,244,880)		
Net Incurred Claims	647	1,346	21	(5)	1,047	2,750	3	4	12,897	15,623	248	525	1,432	3,410	311	610	3,753	7,828	166,322	308,832	174,639	325,624		
Claims Paid (Direct)																								
-In India	629	1,137	15	52	3,781	7,994	34	209	25,455	51,306	551	1,287	9,298	18,283	101	176	5,276	9,518	285,516	533,260	311,156	577,605		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	0	173	249		
Estimates of IBNR and IBNER at the end of the period (net)	2,502	2,502	169	169	4,941	4,941	74	74	74,482	74,482	6,780	6,780	15,941	15,941	4,074	4,074	11,852	800,941	800,941	833,722	833,722			
Estimates of IBNR and IBNER at the beginning of the period (net)	2,652	2,781	125	200	4,936	4,414	72	74	71,452	77,927	6,868	6,676	18,177	17,228	3,769	3,487	9,864	8,843	786,277	772,698	818,391	803,368		

(₹ in Lakhs)

₹ Lakhs	Particulars																						
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	
Claims Paid (Direct)	22,554	45,844	3,365	6,421	8	33	3,374	6,454	32,453	69,992	36,311	58,877	68,765	128,869	124,795	226,654	7,071	15,170	139	304	132,005	242,128	
Add -Re-insurance accepted to direct claims	1,540	2,287	0	14	0	0	0	14	0	0	0	0	0	0	0	12,571	12,571	0	0	-	-	12,571	12,571
Less -Re-insurance Ceded to claims paid	(18,909)	(38,020)	(554)	(746)	(8)	(32)	(562)	(777)	(22,471)	(46,303)	(2,314)	(110,345)	(24,785)	(156,648)	(47,669)	(83,708)	(1,289)	(4,334)	(6)	(12)	(48,963)	(88,055)	
Net Claim Paid	5,185	10,111	2,811	5,689	1	2	2,812	5,690	9,983	23,689	33,997	(51,468)	43,980	(27,779)	89,697	155,517	5,782	10,835	134	292	95,613	166,644	
Add Claims Outstanding at the end of the year	53,148	53,148	17,299	17,299	100	100	17,399	17,399	21,792	21,792	890,539	890,539	912,330	912,330	98,904	98,904	26,352	26,352	3,135	3,135	128,391	128,391	
Less Claims Outstanding at the beginning of the year	(51,750)	(50,951)	(17,473)	(17,536)	(104)	(96)	(17,577)	(17,632)	(23,540)	(26,606)	(902,854)	(793,694)	(926,394)	(820,300)	(94,917)	(71,901)	(26,695)	(23,607)	(2,599)	(2,192)	(124,211)	(97,699)	
Net Incurred Claims	6,583	12,308	2,637	5,452	(3)	6	2,633	5,457	8,234	18,874	21,682	45,377	29,916	64,251	93,683	182,521	5,440	13,580	670	1,235	98,793	197,337	
Claims Paid (Direct)																							
-In India	22,554	45,844	3,153	6,117	1	25	3,154	6,142	32,453	69,992	36,311	58,877	68,765	128,869	124,795	226,654	7,071	15,170	139	303	132,004	242,127	
-Outside India	-	-	212	304	7	7	219	312	-	-	-	-	-	-	-	-	-	-	1	1	1	1	
Estimates of IBNR and IBNER at the end of the period (net)	28,641	28,641	11,560	11,560	84	84	11,644	11,644	19,313	19,313	467,252	467,252	486,564	486,564	85,102	85,102	22,713	22,713	2,270	2,270	110,085	110,085	
Estimates of IBNR and IBNER at the beginning of the period (net)	25,024	25,326	12,146	11,659	88	80	12,234	11,740	20,495	21,414	471,560	411,079	492,055	432,492	77,112	60,233	22,629	20,412	2,515	2,153	102,256	82,789	

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-6-COMMISSION SCHEDULE

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026		
Commission & Remuneration	5,497	12,342	450	1,228	2	14	451	1,242	18,796	36,933	4,871	11,794	23,668	48,726	43,446	74,150	5,496	8,574	600	1,288	49,542	84,012		
Rewards	125	235	24	36	0	1	24	36	80	707	35	35	115	742	1,620	1,580	44	80	75	173	1,739	1,833		
Distribution fees	-	-	-	-	-	-	-	-	234	470	181	376	416	846	0	0	-	-	-	-	0	0		
Gross Commission	5,622	12,577	474	1,264	2	14	475	1,278	19,111	38,109	5,087	12,204	24,198	50,313	45,066	75,730	5,541	8,654	675	1,460	51,281	85,845		
Add: Commission on Re-insurance Accepted	78	1,277	9	13	(0)	(0)	9	13	(0)	(0)	(0)	(0)	(0)	(0)	66	91	(0)	(0)	-	-	66	91		
Less: Commission on Re-insurance Ceded	(9,924)	(27,406)	(65)	(139)	(2)	(13)	(67)	(152)	(10,647)	(21,120)	(463)	(889)	(11,110)	(22,009)	(53,108)	(94,867)	(7,438)	(15,550)	(14)	(28)	(60,560)	(110,445)		
Net Commission	(4,224)	(13,552)	418	1,138	(0)	1	418	1,139	8,464	16,989	4,624	11,315	13,088	28,304	(7,976)	(19,046)	(1,897)	(6,896)	661	1,432	(9,213)	(24,509)		

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	411	948	123	266	-	-	123	266	1,945	3,602	437	983	2,382	4,585	14,939	26,999	884	1,527	272	632	16,095	29,157
Corporate Agents-Banks/FII/HFC	1,436	2,278	(0)	1	-	-	(0)	1	1,338	2,101	63	103	1,401	2,204	13,224	19,803	3,219	4,492	58	129	16,500	24,424
Corporate Agents-Others	1,593	2,994	-	0	-	-	-	0	152	324	202	517	353	841	7,892	12,685	1,085	1,990	186	365	9,163	15,040
Insurance Brokers	2,179	6,352	349	995	2	14	351	1,009	15,044	30,841	3,720	8,932	18,764	39,724	8,632	15,601	338	615	155	323	9,125	16,540
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	252	499	181	376	434	875	-	-	-	-	-	-	-	-
Web Aggregators	0	0	-	-	-	-	-	-	2	4	1	2	3	6	6	12	0	0	-	-	6	12
Insurance Marketing Firm	2	6	1	2	-	-	1	2	39	79	6	144	46	222	209	361	7	16	2	5	218	383
Common Service Centers	-	-	-	-	-	-	-	-	45	88	18	38	63	126	82	121	1	1	-	-	83	122
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	0	-	-	-	-	-	-	293	571	458	1,109	752	1,680	81	148	7	13	2	6	90	167
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,622	12,577	474	1,264	2	14	475	1,278	19,111	38,109	5,087	12,204	24,198	50,313	45,066	75,730	5,541	8,654	675	1,460	51,281	85,845
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	5,622	12,577	474	1,264	2	14	475	1,278	19,111	38,109	5,087	12,204	24,198	50,313	45,066	75,730	5,541	8,654	675	1,460	51,281	85,845
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Speciality		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026
Commission & Remuneration	234	470	28	69	1,191	2,546	0	0	4	6	447	1,386	2,341	4,282	1,448	2,292	735	1,457	79,637	145,247	85,585	158,830
Rewards	23	33	1	2	38	58	0	0	0	0	9	16	21	46	0	0	13	20	1,969	2,750	2,109	3,021
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	416	846	416	846
Gross Commission	257	504	29	71	1,228	2,605	0	0	4	6	456	1,402	2,362	4,328	1,448	2,292	748	1,477	82,012	148,842	88,109	162,697
Add: Commission on Re-insurance Accepted	(0)	(0)	1	6	26	69	(0)	(0)	(0)	(0)	0	175	41	210	(0)	(0)	(0)	0	134	551	221	1,841
Less: Commission on Re-insurance Ceded	11	(34)	(36)	(107)	(1,567)	(3,506)	(4)	(15)	(7,609)	(7,694)	(513)	(1,755)	(3,652)	(6,151)	(3,430)	(6,598)	(1,278)	(2,230)	(89,749)	(160,544)	(99,740)	(188,102)
Net Commission	268	470	(7)	(30)	(312)	(832)	(4)	(15)	(7,605)	(7,688)	(57)	(1,78)	(1,249)	(1,613)	(1,982)	(4,306)	(530)	(753)	(7,602)	(11,151)	(11,409)	(23,564)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	104	190	7	14	165	411	-	-	-	-	34	115	491	592	1	2	40	87	19,320	35,154	19,854	36,367
Corporate Agents-Banks/FII/HFC	5	9	0	2	5	15	-	-	-	-	0	0	245	462	591	711	124	231	18,872	28,059	20,307	30,337
Corporate Agents-Others	0	1	0	0	1	1	-	-	-	-	-	-	0	2	855	1,578	24	68	10,397	17,530	11,991	20,524
Insurance Brokers	147	302	21	54	1,056	2,171	-	-	4	6	422	1,287	1,626	3,268	0	2	559	1,091	31,726	64,494	34,256	71,856
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	434	875	434	875
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	0	0	10	18	10	18
Insurance Marketing Firm	1	2	0	0	1	7	-	-	-	-	-	-	0	1	0	0	0	0	266	616	270	624
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	146	251	146	251
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	842	1,846	842	1,846
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	257	504	29	71	1,228	2,605	-	-	4	6	456	1,402	2,362	4,328	1,448	2,292	748	1,477	82,012	148,842	88,109	162,697
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	257	504	29	71	1,228	2,605	0	0	4	6	456	1,402	2,362	4,328	1,448	2,292	748	1,477	82,012	148,842	88,109	162,697
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
Registration No. 146 and Date of Registration with the IRDAI July 09, 2010

FORM NL-6-COMMISSION SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025
Commission & Remuneration	6,292	17,863	364	1,056	9	13	373	1,070	11,846	21,677	807	1,481	12,652	23,158	29,874	55,615	7,301	11,132	480	973	37,655	67,720
Rewards	128	226	7	10	0	0	7	10	(3,786)	(3,464)	(216)	(249)	(4,002)	(3,713)	1,740	3,662	83	110	45	85	1,868	3,857
Distribution fees	-	-	-	-	-	-	-	-	284	404	99	294	302	608	0	0	0	0	0	0	0	0
Gross Commission	6,420	18,089	371	1,066	9	13	380	1,080	8,264	18,618	688	1,435	8,953	20,053	31,614	59,277	7,384	11,241	525	1,058	39,522	71,577
Add: Commission on Re-insurance Accepted	133	582	7	16	0	0	7	16	0	0	0	0	0	0	0	0	0	0	-	-	0	0
Less: Commission on Re-insurance Ceded	(11,392)	(29,721)	(51)	(116)	(10)	(18)	(61)	(135)	(7,793)	(15,034)	(693)	(905)	(8,486)	(15,939)	(31,663)	(54,682)	(7,496)	(12,421)	(11)	(21)	(39,170)	(67,125)
Net Commission	(4,839)	(11,060)	327	966	(9)	(5)	326	961	471	3,584	(5)	531	466	4,115	(49)	4,595	(112)	(1,180)	514	1,037	352	4,452

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	444	1,406	80	198	-	-	80	198	927	2,250	95	135	1,022	2,385	11,516	21,237	665	1,095	250	608	12,431	22,941
Corporate Agents-Banks/FII/HFC	1,414	2,866	3	9	-	-	3	9	1,285	2,464	49	89	1,334	2,552	11,903	22,689	3,278	6,105	55	122	15,236	28,915
Corporate Agents-Others	1,317	3,007	0	0	-	-	0	0	110	225	136	300	247	526	3,891	6,703	698	1,101	50	58	4,639	7,862
Insurance Brokers	3,241	10,804	286	858	9	13	296	871	5,812	13,073	374	624	6,187	13,697	4,044	8,151	2,726	2,905	163	256	6,933	11,311
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	(53)	135	(119)	(13)	(172)	122	-	-	-	-	-	-	-	-
Web Aggregators	-	0	-	-	-	-	-	-	2	4	0	1	3	5	7	13	0	0	0	0	8	14
Insurance Marketing Firm	3	4	1	2	-	-	1	2	(7)	9	0	0	(7)	10	115	215	9	20	3	7	126	243
Common Service Centers	0	0	-	-	-	-	-	-	13	74	20	52	33	126	44	79	1	1	-	-	45	80
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	1	1	-	-	-	-	-	-	175	383	132	248	307	631	93	189	8	14	3	9	105	211
TOTAL	6,420	18,089	371	1,066	9	13	380	1,080	8,264	18,618	688	1,435	8,953	20,053	31,614	59,277	7,384	11,241	525	1,058	39,522	71,577
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	6,420	18,089	371	1,066	9	13	380	1,080	8,264	18,618	688	1,435	8,953	20,053	31,614	59,277	7,384	11,241	525	1,058	39,522	71,577
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liability		Speciality		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025
Commission & Remuneration	178	329	39	98	1,223	2,715	3	4	0	13	459	996	1,908	3,647	1,204	1,959	712	1,440	56,033	102,078	62,698	121,010
Rewards	8	14	1	1	16	29	0	0	0	0	4	8	(234)	(63)	1	1	9	18	(2,329)	153	(2,194)	389
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	302	608	302	608
Gross Commission	186	343	39	99	1,240	2,744	3	4	0	13	463	1,004	1,674	3,584	1,205	1,959	721	1,459	54,006	102,839	60,806	122,006
Add: Commission on Re-insurance Accepted	0	0	0	5	22	38	(0)	0	0	0	1	140	37	346	0	0	0	0	60	529	201	1,127
Less: Commission on Re-insurance Ceded	(27)	(53)	(47)	(136)	(1,826)	(3,918)	(2)	(12)	(4,406)	(4,450)	(278)	(1,361)	(2,508)	(5,013)	(2,452)	(3,869)	(920)	(1,873)	(60,126)	(103,849)	(71,579)	(133,703)
Net Commission	159	289	(7)	(32)	(966)	(1,136)	1	(8)	(4,406)	(4,437)	186	(217)	(797)	(1,083)	(1,247)	(1,910)	(199)	(615)	(6,960)	(481)	(16,572)	(16,570)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	92	172	6	12	187	423	-	-	-	-	28	87	446	541	1	2	32	74	14,244	26,637	14,769	28,241
Corporate Agents-Banks/FII/HFC	4	9	1	2	67	171	-	-	-	-	1	3	38	62	611	979	221	429	17,513	33,123	18,930	35,998
Corporate Agents-Others	0	1	0	0	0	(2)	-	-	-	-	0	0	1	2	592	978	4	4	5,483	9,371	6,800	12,378
Insurance Brokers	89	160	33	85	982	2,147	3	4	0	13	434	914	1,189	2,978	0	1	464	951	16,315	32,262	19,852	43,937
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(172)	122	(172)	122
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	18	10	18
Insurance Marketing Firm	1	1	0	0	3	4	-	-	-	-	0	0	0	0	-	0	0	0	123	258	127	264
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	79	206	79	207
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	0	0	0	0	-	-	-	-	-	-	0	0	-	-	0	0	412	843	412	843
Other (to be specified)																						
TOTAL	186	343	39	99	1,240	2,744	3	4	0	13	463	1,004	1,674	3,584	1,205	1,959	721	1,459	54,006	102,839	60,806	122,006
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	186	343	39	99	1,240	2,744	3	4	0	13	463	1,004	1,674	3,584	1,205	1,959	721	1,459	54,006	102,839	60,806	122,006
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health	
		For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
1	Employees' remuneration & welfare benefits	1,630	4,444	241	635	4	20	245	655	4,649	9,714	2,692	5,969	7,341	15,683	15,292	29,782	764	1,888	147	337	16,202	32,007
2	Travel, conveyance and vehicle running expenses	60	118	8	14	0	0	8	14	160	275	98	177	258	452	514	870	28	56	5	10	548	936
3	Training expenses	11	27	1	3	0	0	1	3	15	28	9	17	24	45	60	108	3	8	1	1	64	117
4	Rents, rates & taxes	83	186	9	21	0	1	9	22	207	414	130	268	336	683	738	1,369	39	89	7	16	784	1,473
5	Repairs	39	92	6	15	0	0	6	15	118	238	73	149	190	387	395	741	20	46	4	8	419	795
6	Printing & stationery	3	12	(0)	0	0	0	(0)	0	11	24	11	20	22	44	87	2	6	0	1	47	94	
7	Communication expenses	14	28	2	3	0	0	2	3	35	71	19	41	53	112	121	226	7	14	1	3	129	243
8	Legal & professional charges	77	321	32	58	1	2	33	60	337	1,041	168	422	505	1,462	1,484	3,134	68	207	15	36	1,567	3,377
9	Auditors' fees, expenses etc.	2	10	0	1	0	0	0	1	5	11	3	6	8	17	18	40	1	3	0	0	19	43
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	1	0	0	0	0	0	0	1	2	0	1	1	2	3	6	0	0	0	0	3	6
10	Advertisement and publicity	141	271	7	10	0	1	7	11	737	1,587	421	952	1,158	2,539	2,657	5,135	137	280	22	58	2,817	5,473
11	Interest & Bank Charges	32	148	3	16	0	1	3	17	80	180	46	110	126	290	300	662	12	48	3	8	315	717
12	Depreciation	250	890	28	98	0	4	29	102	467	1,010	269	611	735	1,622	1,768	3,719	81	275	19	42	1,868	4,036
13	Brand/Trade Mark usage fee/charges	45	150	5	17	0	1	5	17	81	168	47	102	128	270	309	625	15	46	3	7	327	678
14	Business Development and Sales Promotion Expenses	32	47	6	8	0	0	6	8	46	49	27	29	73	78	165	184	11	14	2	2	178	200
15	Information Technology Expenses	245	866	28	96	0	4	28	99	456	973	270	597	725	1,570	1,685	3,556	77	264	18	41	1,781	3,861
16	Goods and Services Tax (GST)	369	599	28	43	1	1	29	44	1,243	2,184	724	1,313	1,967	3,497	4,487	7,302	247	422	43	82	4,777	7,886
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Electricity expenses	9	15	1	2	0	0	1	2	39	85	25	59	64	144	138	271	7	15	1	3	146	289
	- Office expenses	4	3	1	1	0	0	1	1	7	12	12	25	19	32	2	5	0	0	0	0	2	5
	- Postage and courier	5	11	1	1	0	0	1	1	8	14	28	61	36	74	21	42	1	3	0	0	23	46
	- Miscellaneous expenses	127	148	16	18	1	1	16	19	192	267	20	32	212	299	198	272	22	29	2	3	222	305
	- Loss/(Profit) on sale of assets (net)	1	2	0	0	0	0	0	0	1	2	1	1	2	3	5	9	0	1	0	0	5	9
TOTAL		3,178	8,389	423	1,060	8	35	431	1,096	8,891	18,344	5,093	10,963	13,984	29,307	30,403	58,144	1,543	3,714	295	659	32,241	62,516
In India		3,178	8,389	423	1,060	8	35	431	1,096	8,891	18,344	5,093	10,963	13,984	29,307	30,403	58,144	1,543	3,714	295	659	32,241	62,516
Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
1 Employees' remuneration & welfare benefits	42	97	6	17	391	912	9	27	3,036	3,557	67	294	880	1,908	106	220	459	756	28,538	55,478	30,412	60,577
2 Travel, conveyance and vehicle running expenses	2	3	0	1	13	23	0	1	114	142	4	9	29	48	4	6	16	23	987	1,642	1,054	1,776
3 Training expenses	0	1	0	0	3	5	0	0	37	57	1	3	5	9	0	1	4	6	137	224	149	254
4 Rents, rates & taxes	2	5	0	1	17	33	0	1	225	248	6	15	29	58	5	10	26	38	1,432	2,565	1,524	2,773
5 Repairs	1	1	0	0	9	22	0	0	27	42	1	4	26	63	3	5	8	13	684	1,333	729	1,439
6 Printing & stationery	0	0	0	0	(0)	1	0	0	28	30	1	2	(5)	(4)	0	1	3	4	95	173	98	185
7 Communication expenses	0	1	0	0	3	5	0	0	(47)	(82)	1	2	5	10	1	2	5	6	151	299	167	330
8 Legal & professional charges	2	7	0	2	20	58	2	3	668	981	3	27	40	107	8	19	35	69	2,851	6,112	2,961	6,494
9 Auditors' fees, expenses etc.	0	0	0	0	1	2	0	0	13	13	0	1	1	3	0	0	1	2	44	82	46	93
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	7	12	7	14
10 Advertisement and publicity	2	4	0	1	13	20	0	0	747	757	5	8	42	90	21	44	23	36	4,829	8,973	4,978	9,254
11 Interest & Bank Charges	1	4	0	1	10	29	0	1	1,260	1,336	2	15	17	49	2	5	20	35	1,754	2,483	1,789	2,648
12 Depreciation	9	23	1	5	72	179	1	6	1,177	1,202	17	88	119	292	13	27	130	210	4,143	7,689	4,421	8,681
13 Brand/Trade Mark usage fee/charges	2	4	0	1	13	30	0	1	203	207	3	15	21	49	2	5	23	36	722	1,296	773	1,463
14 Business Development and Sales Promotion Expenses	1	1	0	0	7	10	0	0	53	61	3	5	12	15	1	1	9	11	337	383	375	439
15 Information Technology Expenses	9	23	1	5	71	173	1	6	1,177	1,197	18	87	118	286	12	26	129	207	4,042	7,441	4,316	8,406
16 Goods and Services Tax (GST)	8	12	1	2	57	79	2	2	552	595	24	38	123	197	35	60	63	109	7,629	12,399	8,028	13,042
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Electricity expenses	0	0	0	0	1	2	0	0	(3)	2	0	0	3	6	1	2	1	1	215	447	226	464
- Office expenses	0	0	0	0	1	1	0	0	3	6	0	0	2	2	0	0	1	1	27	47	31	51
- Postage and courier	0	0	0	0	1	2	0	0	19	29	0	1	2	4	0	0	2	3	83	159	88	171
- Miscellaneous expenses	4	4	1	1	29	32	4	1	53	55	14	17	43	49	1	1	35	38	613	880	755	967
- Loss/(Profit) on sale of assets (net)	0	0	0	0	0	0	0	0	3	3	0	0	0	1	0	0	0	0	11	17	12	19
TOTAL	86	190	13	37	731	1,621	18	51	9,347	10,418	171	632	1,513	3,242	217	436	1,011	1,604	59,331	110,055	62,940	119,540
In India	86	190	13	37	731	1,621	18	51	9,347	10,418	171	632	1,513	3,242	217	436	1,011	1,604	59,331	110,055	62,940	119,540
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI July 09, 2010

FORM NL-7-OPERATING EXPENSES SCHEDULE

(in Lakhs)	Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance		Total Health	
			For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025
1	Employees' remuneration & welfare benefits		2,267	5,489	204	504	17	31	221	535	4,566	8,878	2,502	5,055	7,068	13,933	13,024	25,848	881	1,680	154	322	14,058	27,850		
2	Travel, conveyance and vehicle running expenses		24	124	1	8	0	1	1	9	144	207	81	125	226	332	390	653	22	43	5	9	417	704		
3	Training expenses		(3)	49	(1)	3	0	0	(0)	3	6	30	3	16	10	47	15	119	2	11	0	1	17	131		
4	Rents, rates & taxes		11	480	(2)	32	0	2	(1)	34	173	494	98	287	272	781	482	1,714	34	130	7	21	523	1,865		
5	Repairs		40	167	1	10	0	1	1	11	102	240	61	142	162	381	333	781	23	53	4	10	360	844		
6	Printing & stationery		8	18	(0)	0	0	0	(0)	1	13	26	15	24	28	50	40	88	3	6	0	1	44	95		
7	Communication expenses		18	38	1	2	0	0	0	3	35	70	19	37	54	107	107	208	7	13	1	2	115	223		
8	Legal & professional charges		237	630	24	57	2	4	26	61	217	418	91	167	308	586	1,318	2,555	111	213	17	31	1,446	2,799		
9	Auditors' fees, expenses etc.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor		5	14	0	1	0	0	0	1	4	9	2	5	7	13	15	33	1	3	0	0	16	36		
	(b) as adviser or in any other capacity, in respect of		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity		1	2	0	0	0	0	0	1	1	0	1	1	2	2	5	0	0	0	0	2	5			
10	Advertisement and publicity		154	251	5	7	0	0	5	7	606	1,169	326	638	932	1,808	1,898	3,549	97	169	21	46	2,016	3,764		
11	Interest & Bank Charges		51	152	3	9	0	0	3	9	60	203	32	111	92	314	209	678	17	45	2	9	238	732		
12	Depreciation		448	1,217	25	80	3	6	28	86	396	756	214	414	610	1,170	1,344	2,871	124	258	18	34	1,486	3,163		
13	Brand/Trade Mark usage fee/charges		37	182	2	12	0	1	2	13	44	110	24	60	68	170	140	423	13	38	2	5	156	466		
14	Business Development and Sales Promotion Expenses		16	41	1	3	0	1	3	64	77	8	15	72	91	50	101	4	9	1	1	55	111			
15	Information Technology Expenses		504	1,471	27	96	3	7	31	103	430	865	234	476	664	1,341	1,471	3,352	140	308	20	40	1,631	3,699		
16	Goods and Services Tax (GST)		13	25	1	2	0	0	1	2	10	15	5	8	15	23	34	57	3	5	0	1	38	63		
17	Others		6	40	1	4	0	0	1	4	47	88	28	54	75	142	138	278	8	17	2	3	147	299		
	- Electricity expenses		1	3	0	0	0	0	0	5	10	11	23	17	12	34	8	19	0	1	0	0	9	21		
	- Office expenses		2	12	0	1	0	0	1	4	11	28	28	32	38	42	2	32	4	0	1	2	4	36		
	- Postage and courier		(1)	(7)	(0)	(1)	(0)	(0)	(0)	(1)	31	48	8	19	39	66	44	85	2	0	1	1	46	89		
	- Miscellaneous expenses		(1)	(12)	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(3)	(0)	(0)	(0)	(0)	(1)	(4)		
	- Loss/(Profit) on sale of assets (net)		(0)	(2)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(1)	(1)	(3)	(0)	(0)	(0)	(0)	(1)	(4)		
TOTAL			3,838	10,396	293	830	27	53	320	883	6,960	13,724	3,790	7,715	10,750	21,439	21,071	43,446	1,495	3,008	254	537	22,822	46,993		
	In India		3,838	10,396	293	830	27	53	320	883	6,960	13,724	3,790	7,715	10,750	21,439	21,071	43,446	1,495	3,008	254	537	22,822	46,993		
	Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Sl. No.	(₹ in Lakhs)	Particulars	Miscellaneous																				Grand Total	Grand Total	
			Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous				
			For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025			
1		Employees' remuneration & welfare benefits	41	84	8	21	431	936	5	17	2,576	2,981	77	265	953	1,910	70	140	413	723	25,701	48,860	28,190	54,884	
2		Travel, conveyance and vehicle running expenses	0	2			4	19			82	104	(1)	6	20	43	2	3	6	17	757	1,231	781	1,364	
3		Training expenses	0	1	(0)		0	8	(0)		35	35	(1)	3	1	12	0	1	3	8	65	245	61	297	
4		Rents, rates & taxes	1	7	0	3	8	77	(0)	1	355	394	(5)	29	21	124	3	9	27	75	1,206	3,365	1,216	3,879	
5		Repairs	1	2	0	1	7	25	(0)	0	110	117	1	10	13	44	2	4	13	26	669	1,454	710	1,632	
6		Printing & stationery	0	0	0	0	1	2	0	0	51	77	0	1	1	4	0	1	3	127	233	134	251		
7		Communication expenses	0	1	0	0	3	6	0	0	10	11	1	2	6	11	1	1	3	6	192	368	210	408	
8		Legal & professional charges	5	10	1	3	44	103	1	2	750	1,155	11	40	73	164	5	10	40	103	2,686	4,974	2,950	5,665	
9		Auditors' fees, expenses etc.																							
		(a) as auditor	0	0	0	0	1	2	0	0	10	10	0	1	2	4	0	0	1	2	36	69	41	84	
		(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		(c) in any other capacity	0	0	0	0	0	0	0	0	1	1	0	0	0	0	1	0	0	0	0	5	10	6	12
10		Advertisement and publicity	2	3	1	2	14	23	0	0	601	641	5	6	55	97	12	22	21	34	3,660	6,400	3,819	6,698	
11		Interest & Bank Charges	1	2	0	1	9	23	0	0	1,026	1,049	2	9	16	42	1	4	16	27	1,392	2,203	1,445	2,364	
12		Depreciation	9	19	2	6	86	200	1	4	861	877	21	79	144	305	8	14	118	193	3,345	6,030	3,822	7,333	
13		Brand/Trade Mark usage fee/charges	1	3	0	1	8	30	0	1	398	400	1	12	15	45	1	2	16	30	564	1,160	702	1,355	
14		Business Development and Sales Promotion Expenses	0	1	0	0	3	7	0	0	63	(8)		3	6	10	0	1	8	6	209	223	226	267	
15		Information Technology Expenses	11	23	3	7	98	240	1	4	1,263	1,278	23	97	166	369	8	17	141	237	4,008	7,311	4,542	8,885	
16		Goods and Services Tax (GST)	0	0	0	0	2	4	0	0	56	195	1	2	2	6	0	0	(5)	5	109	298	123	325	
17		Others																							
		- Electricity expenses	0	1	(0)		2	7	0	0	22	24	(0)	2	5	13	1	1	2	6	251	494	258	538	
		- Office expenses	0	0	0	0	0	1	0	0	5	6	0	0	0	1	0	0	1	31	62	32	65		
		- Postage and courier	0	0	0	0	2	2	0	0	13	15	2	1	1	3	0	1	1	108	63	121			
		- Miscellaneous expenses	(0)	(0)	(0)	(0)	(1)	(2)	(0)	(0)	17	18	(0)	(1)	0	(0)	0	1	(1)	(1)	103	169	102	161	
		- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(3)	(6)	(3)	(8)	
		TOTAL	73	159	17	45	723	1,713	7	29	8,301	9,379	138	567	1,503	3,206	115	231	826	1,502	45,272	85,261	49,433	96,540	
		In India	73	159	17	45	723	1,713	7	29	8,301	9,379	138	567	1,503	3,206	115	231	826	1,502	45,272	85,261	49,433	96,540	
		Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)

	Particulars	As at September 30, 2026	As at September 30, 2025
1	Authorised Capital		
	2000,000,000 Equity Shares of ₹ 10/- each (Previous period: 2000,000,000 Equity Shares of ₹ 10/- each)	200,000	200,000
2	Issued Capital		
	727,121,660 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,712	72,583
3	Subscribed Capital		
	727,121,660 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,712	72,583
4	Called-up Capital		
	727,121,660 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,712	72,583
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
5	Paid-up Capital		
	727,121,660 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,712	72,583



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at September 30, 2026		As at September 30, 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian: HDFC Bank Limited	365,332,706	50.24%	365,332,706	50.33%
· Foreign: ERGO International AG	360,695,002	49.61%	358,964,540	49.46%
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	1,093,952	0.15%	1,531,760	0.21%
TOTAL	727,121,660	100%	725,829,006	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF HDFC ERGO GENERAL INSURANCE COMPANY, AS AT QUARTER ENDED SEPTEMBER 30, 2026

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (i)HDFC Bank Limited**	1	365,332,706	50.24	36,533	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: ERGO International AG	1	360,695,002	49.61	36,070	-	-	51,321,532	14.23
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs*	74.00	215,893.00	0.03	21.59	300.00	0.14	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs*	10.00	878,059.00	0.12	87.81	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	-	-	-	-	-	-	-	-
-	Non Resident Indian	-	-	-	-	-	-	-	-
-	Clearing Members	-	-	-	-	-	-	-	-
-	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
-	Bodies Corporate	-	-	-	-	-	-	-	-
-	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Employees	-	-	-	-	-	-	-	-
Total		86	727,121,660	100.00	72,712	300	0.000	51,321,532	7.06

* Shares allotted by the Company under Employees Stock Option Plan - 2009 (ESOP - 2009).

**Pursuant to scheme of amalgamation of HDFC Limited with and into HDFC Bank (Bank), the Bank becomes the holding company of the Company w.e.f July 1, 2023.

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	769	4,260,944,863	27.64	42,609.45	-	-	-	-
ii)	Foreign Portfolio Investors Category I	1,962	5,029,099,852	32.62	50,291.00	-	-	-	-
iii)	Foreign Portfolio Investors Category II	167	236,902,500	1.54	2,369.03	-	-	-	-
iv)	Foreign Portfolio Investors Category III	-	-	-	-	-	-	-	-
v)	Banks	40	739,137	-	7.39	-	-	-	-
vi)	Insurance Companies	229	998,916,127	6.48	9,989.16	-	-	-	-
vii)	FII belonging to Foreign promoter*	-	-	-	-	-	-	-	-
viii)	Foreign Institutional Investor	4	499,066	-	4.99	-	-	-	-
ix)	Foreign Bank	2	4,994	-	0.05	-	-	-	-
x)	FII belonging to Foreign promoter of Indian Promoter #	-	-	-	-	-	-	-	-
xi)	Provident Fund/Pension Fund	86	434,915,726	2.82	4,349.16	-	-	-	-
xii)	Alternative Investment Fund	153	109,963,126	0.71	1,099.63	-	-	-	-
xiii)	Sovereign Wealth Fund	4	25,129,136	0.16	251.29	-	-	-	-
x)	NBFC Registered with RBI	34	1,304,037	0.01	13.04	-	-	-	-
x)	Any other (Other Financial Institutions)	3	157,220	-	1.57	-	-	-	-
1.2)	i) Central Government/ State Government(s)/ President of India	7	144,484	-	1.44	-	-	-	-
	ii) State Government/Governor	4	151,702	-	1.52	-	-	-	-
	iii) Shareholding by companies or bodies corporate where Central/State Government is a promoter	1	6,000	-	0.06	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,681,469	1,452,606,975	9.42	14,526.07	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,120	376,685,836	2.44	3,766.86	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	162	5,971,445	0.04	59.71	-	-	-	-
	- Non Resident Indian	39,668	45,510,171	0.30	455.10	-	-	-	-
	- Foreign Nationals	10	16,129	-	0.16	-	-	-	-
	- Foreign Companies	1	6,500	-	0.07	-	-	-	-
	- Clearing Members	15	99,682	-	1.00	-	-	-	-
	- Bodies Corporate	13,002	240,908,523	1.56	2,409.09	-	-	-	-
	- Bodies Corporate-Ltd Liability Partnership	-	-	-	-	-	-	-	-
	- Investor Education and Protection Fund (IEPF)	1	22,209,038	0.14	222.09	-	-	-	-
	- Foreign Corporate Bodies (FDIs)	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
vi)	Associate Companies/ Subsidiaries	1	58,111,980	0.38	581.12	-	-	-	-
	- Directors & Relatives (Excluding independent director & Nominee director)	44	25,995,825	0.17	259.96	-	-	-	-
	- Key Managerial Personnel	5	327,426	-	3.27	-	-	-	-
	- Hindu Undivided Families	69,025	27,920,288	0.18	279.20	-	-	-	-
	- Independent Director & Their Relatives	-	-	-	-	-	-	-	-
	- Unclaimed Shares	1	753,468	-	7.53	-	-	-	-
	- Fraction Shares	-	-	-	-	-	-	-	-
	- Escrow Demat A/C	2	4,631,989	0.03	46.32	-	-	-	-
	- Physical Shares	1	6,627,258	0.04	66.27	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	2	2,051,218,867	13.30	20,512.19	-	-	-	-
2.2)	Employee Benefit Trust	4	117,978	-	1.18	-	-	-	-
2.3)	Any other (Please Specify)	-	-	-	-	-	-	-	-
Total		4,807,998	15,418,597,348	100.00	154,185.97	-	-	-	-

* Non of this institution belongs to foreign promoter

Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

List of Shareholders holding 1% and above of the total capital as on SEPTEMBER 30, 2026

Sr. No.	Name of the Shareholders	No of Shares	% to Capital
1	SBI-ETF NIFTY 50	1,026,926,738	6.66
2	ICICI Prudential Large Cap Fund	673,015,975	4.36
3	Life Insurance Corporation of India	653,603,521	4.24
4	HDFC Trustee Company Ltd - HDFC Flexi Cap Fund	416,520,613	2.7
5	NPS Trust-A/C HDFC Pension Fund Management Ltd Scheme E-Tier I	434,915,726	2.82
6	NIPPON Life India Trustee Ltd - A/C NIPPON India ETF Nifty 50 BEES	422,262,726	2.74
7	UTI - Nifty 50 Exchange Traded Fund	338,002,504	2.19
8	Government of Singapore	285,283,465	1.85
9	Government Pension Fund Global	167,120,150	1.08
10	Vanguard Total International Stock Index Fund	168,813,064	1.09
11	Parag Parikh Flexi Cap Fund	168,578,050	1.09
12	Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds	161,696,071	1.05
13	Kotak Flexi Cap Fund	173,867,719	1.13
14	Mirae Asset Large Cap Fund	157,182,281	1.02
	Total	5,247,788,603	34.04



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ in Lakhs)

	Particulars	As at September 30, 2026		As at September 30, 2025	
1	Capital Reserve		-		-
2	Capital Redemption Reserve		-		-
3	Share Premium				
	Balance Brought forward from Previous Year	210,833		210,833	
	Add: Addition during the period	6,510	217,343	-	210,833
4	General Reserves				
	Less: Amount utilized for Buy-back	-		-	
	Less: Amount utilized for issue of Bonus shares	-	-	-	-
5	Catastrophe Reserve				
6	Other Reserves (to be specified)				
	(a) Debenture Redemption Reserve				
	Balance Brought forward from Previous Year	3,750		3,565	
	Add: Addition during the period	-	3,750	-	3,565
	(b) Reserve on Amalgamation (Note 1)		30,030		30,030
7	Balance of Profit in Profit & Loss Account				
	Balance Brought forward from Previous Year	258,610		199,258	
	Add: Profit during the period	38,459		39,025	
	Less: Transfer to Debenture Redemption Reserve	-	297,069	-	238,283
	TOTAL		548,192		482,711

Notes:

1. Reserves on Amalgamation created on the merger of erstwhile HDFC ERGO Health Insurance Limited (formerly Apollo Munich Health Insurance Company Limited) with the Company.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-11-BORROWINGS SCHEDULE

(₹ in Lakhs)			
	Particulars	As at September 30, 2026	As at September 30, 2025
1	Debentures/ Bonds	140,000	140,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	140,000	140,000

DISCLOSURE FOR SECURED BORROWINGS

(₹ in Lakhs)				
SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
	Nil			

FORM NL-12 & 12A - INVESTMENT SCHEDULE

(₹ in Lakhs)

	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	124,147	147,390	487,140	538,645	611,287	686,035
2	Other Approved Securities	88,522	121,579	347,352	444,318	435,874	565,897
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	76,720	64,329	301,046	235,094	377,766	299,423
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	71,465	58,181	280,425	212,626	351,890	270,807
	(e) Other Securities (Alternative Investment Fund)	224	237	877	864	1,101	1,101
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	156,171	160,147	612,805	585,266	768,976	745,412
5	Other than Approved Investments*^	3,348	2,031	13,138	7,424	16,486	9,456
	TOTAL	520,597	553,894	2,042,783	2,024,237	2,563,380	2,578,131
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	18,012	(0)	70,679	0	88,691	-
2	Other Approved Securities	-	163	-	595	-	758
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	2,028	-	7,956	-	9,984	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	117	570	460	2,080	577	2,650
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	10,404	12,884	40,827	47,088	51,231	59,972
	(e) Other Securities (Alternative Investment Fund)	41,247	18,578	161,851	67,896	203,098	86,474
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	19,465	8,997	76,377	32,880	95,842	41,877
5	Other than Approved Investments*^	-	-	-	-	-	-
	TOTAL	91,273	41,192	358,150	150,539	449,423	191,731
	GRNAD TOTAL	611,870	595,086	2,400,933	2,174,776	3,012,803	2,769,862

For NL - 12

*The above is net-off Provision for Diminution in value of Investments (September 30, 2026 : ₹ 15,385 Lakhs & September 30, 2025 : ₹ 16,254 Lakhs)

For NL - 12 & 12A

^ Other than Approved Investments includes AIF Securities, Unlisted Equity shares and Listed Equity which do not continue to satisfy dividend pay-out criteria as per Actuarial, Finance and Investment Functions of Insurers Regulations, 2024 and Master Circular thereon dated May 17, 2024.

A) Aggregate value of the Investments other than Equity Shares and Mutual Funds

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025
Long Term Investments--						
Book Value	441,105	488,143	1,730,862	1,783,949	2,171,967	2,272,092
Market Value	429,874	493,513	1,686,792	1,803,572	2,116,666	2,297,085
Short Term Investments--						
Book Value	91,159	40,623	357,703	148,458	448,862	189,080
Market Value	91,096	40,787	357,453	149,060	448,548	189,847



FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

	Particulars	As at September 30, 2026	As at September 30, 2025
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	- Nil -	
	Doubtful		
	Loss		
	Total		

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at September 30, 2026	As at September 30, 2025
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	74,384	6,964	10	81,339	44,952	6,204	10	51,146	30,192	26,542
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,122	75	(0)	2,197	958	109	(0)	1,067	1,130	1,089
Buildings	7,600	-	-	7,600	1,887	64	0	1,950	5,650	12,427
Furniture & Fittings	4,935	69	511	4,493	2,722	202	467	2,458	2,036	2,183
Information Technology Equipment	20,235	663	521	20,377	14,240	1,487	517	15,210	5,167	4,869
Vehicles	4,210	388	573	4,025	2,237	410	452	2,195	1,830	2,329
Office Equipment	3,872	84	139	3,817	2,886	205	112	2,979	838	1,050
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	117,358	8,243	1,754	123,847	69,882	8,681	1,558	77,005	46,841	50,489
Work in progress	1,675	8,883	6,929	3,629	-	-	-	-	3,629	5,185
Grand Total	119,033	17,126	8,682	127,476	69,882	8,681	1,558	77,005	50,471	55,674
PREVIOUS YEAR	112,362	21,173	11,133	122,402	59,817	7,333	422	66,728	55,674	

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010



FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ in Lakhs)			
	Particulars	As at September 30, 2026	As at September 30, 2025
1	Cash (including cheques, drafts and stamps)	2,092	1,591
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	276	283
	(bb) Others	28	118
	(b) Current Accounts	26,672	17,406
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	29,068	19,398
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	29,068	19,398
	In India	29,068	19,398
	Outside India	-	-

(₹ in Lakhs)		
Particulars	As at September 30, 2026	As at September 30, 2025
Cheques on hand	1,970	1,474



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)				
	Particulars	As at September 30, 2026		As at September 30, 2025
	ADVANCES			
1	Reserve deposits with ceding companies		-	-
2	Application money for investments		-	-
3	Prepayments		3,655	3,106
4	Advances to Directors/Officers		-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		18,579	11,400
6	Goods and Service tax Credit		54,345	55,661
7	Others			
	(i) Advances to employees		88	71
	(ii) Advances to suppliers	26,548		24,302
	Less : Provisions for doubtful debts	-	26,548	(2,291)
	TOTAL (A)		103,215	92,248
	OTHER ASSETS			
1	Income accrued on investments		66,893	70,574
2	Outstanding Premiums	84,058		125,918
	Less : Provisions for doubtful debts	(1,298)	82,759	(1,596)
3	Agents' Balances		291	350
4	Foreign Agencies Balances			
5	Due from other entities carrying on insurance business (including reinsurers)	81,014		28,123
	Less : Provisions for doubtful debts	(70)	80,944	-
6	Due from subsidiaries/ holding		-	-
7	Investments held for Unclaimed Amount of Policyholders		1,998	1,917
8	Interest Income on Unclaimed amount of Policyholders Investment		484	500
9	Others			
	(i) Deposits for premises		1,690	1,188
	(ii) Stock of Salvaged Cars		-	-
	TOTAL (B)		235,060	226,975
	TOTAL (A+B)		338,275	319,223



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ in Lakhs)			
	Particulars	As at September 30, 2026	As at September 30, 2025
1	Agents' Balances	11,078	12,631
2	Balances due to other insurance companies	267,219	299,930
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	519,742	282,422
	(b) for Other Policies	8,750	7,662
5	Unallocated Premium	70,828	58,984
6	Sundry creditors	70,819	98,599
7	Due to subsidiaries/ holding company	7,470	6,254
8	Claims Outstanding	1,270,428	1,252,968
9	Due to Officers/ Directors	(0)	27
10	Unclaimed Amount of policyholders	1,973	1,888
11	Income accrued on Unclaimed amounts	484	500
12	Interest payable on debentures	5,366	5,366
13	GST Liabilities	16,926	1,680
14	Others (to be specified)		
	Tax deducted at source	5,989	4,944
	Other statutory dues	828	704
	Unclaimed Dividend Payable	-	-
	TOTAL	2,257,900	2,034,559

Note :

(a) Long term policies are policies with more than one year tenure



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)			
	Particulars	As at September 30, 2026	As at September 30, 2025
1	Reserve for Unexpired Risk	425,211	422,869
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	280	1,117
4	For Employee Benefits	3,382	2,208
4	Others	-	-
	TOTAL	428,873	426,194



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)			
	Particulars	As at September 30, 2026	As at September 30, 2025
1	Discount Allowed on issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	Gross Direct Premium Growth Rate**	31.80%	26.61%	-22.74%	-16.86%
2	Gross Direct Premium to Net worth Ratio	0.88	1.58	0.75	1.41
3	Growth rate of Net Worth	12.49%	12.49%	10.51%	10.51%
4	Net Retention Ratio**	36.67%	40.32%	38.44%	41.90%
5	Net Commission Ratio**	-5.92%	-6.11%	-6.87%	-3.30%
6	Expense of Management to Gross Direct Premium Ratio**	28.92%	30.19%	27.82%	29.60%
7	Expense of Management to Net Written Premium Ratio**	26.73%	24.90%	25.24%	26.81%
8	Net Incurred Claims to Net Earned Premium**	90.43%	89.05%	93.09%	92.51%
9	Claims paid to claims provisions**	7.68%	10.55%	11.13%	7.42%
10	Combined Ratio**	117.16%	113.96%	118.33%	119.31%
11	Investment income ratio	1.81%	3.73%	1.93%	4.27%
12	Technical Reserves to net premium ratio **	8.79	4.40	10.88	5.23
13	Underwriting balance ratio	(0.17)	(0.15)	(0.15)	(0.18)
14	Operating Profit Ratio	6.39%	9.20%	9.31%	9.97%
15	Liquid Assets to liabilities ratio	0.20	0.20	0.10	0.10
16	Net earning ratio	8.54%	9.98%	11.88%	12.17%
17	Return on net worth ratio	2.79%	6.51%	3.48%	7.43%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.11	2.11	2.10	2.10
19	NPA Ratio				
	Gross NPA Ratio	0.51%	0.51%	0.59%	0.59%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio	0.24	0.24	0.27	0.27
21	Debt Service Coverage Ratio	8.85	10.25	9.78	10.41
22	Interest Service Coverage Ratio	8.85	10.25	9.78	10.41
23	Earnings per share	5.29	5.29	5.38	5.38
		Basic			
		Diluted			
24	Book value per share	81.26	81.26	72.37	72.37

Segments Upto the quarter ended on September 30, 2026	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	-30.87%	7.36%	-187.94%	24.86%	-71.60%	109.35%	13.48%	37.75%	11.38	0.40
Previous Period	2.77%	10.56%	-81.71%	23.35%	-4.84%	87.83%	13.31%	82.99%	7.32	0.17
Marine Cargo										
Current Period	30.29%	78.46%	13.44%	21.77%	25.96%	88.50%	21.87%	114.46%	2.37	(0.25)
Previous Period	-5.07%	84.49%	13.75%	23.13%	25.56%	100.31%	19.26%	125.87%	3.14	(0.33)
Marine Hull										
Current Period	-33.71%	3.51%	7.55%	12.59%	264.27%	80.60%	2.86%	344.87%	9.23	(1.64)
Previous Period	-47.56%	3.38%	-23.01%	11.10%	239.68%	49.53%	0.43%	289.22%	6.02	(4.61)
Total Marine										
Current Period	25.93%	75.80%	13.43%	21.44%	26.35%	88.48%	21.75%	114.83%	2.38	(0.25)
Previous Period	-10.04%	79.03%	13.64%	22.31%	26.17%	100.22%	19.16%	126.39%	3.15	(0.34)
Motor OD										
Current Period	42.10%	21.15%	73.05%	51.35%	151.93%	98.39%	-20.22%	250.33%	1.82	(1.68)
Previous Period	-29.81%	19.75%	23.46%	41.80%	113.28%	93.27%	35.65%	206.55%	2.54	(0.79)
Motor TP										
Current Period	56.92%	88.98%	19.04%	34.69%	37.48%	102.66%	7.15%	140.15%	15.76	(0.43)
Previous Period	-28.24%	85.74%	1.45%	21.50%	22.59%	99.37%	-7.64%	121.96%	25.48	(0.17)
Total Motor										
Current Period	47.36%	46.79%	34.23%	45.05%	69.67%	101.49%	6.75%	171.17%	11.84	(0.77)
Previous Period	-29.26%	43.17%	7.95%	34.60%	49.35%	97.49%	-6.23%	146.85%	18.71	(0.36)
Health										
Current Period	44.45%	52.59%	-8.87%	33.00%	18.21%	89.96%	27.90%	108.17%	1.78	(0.08)
Previous Period	-7.03%	60.70%	2.54%	36.57%	26.54%	95.16%	50.60%	121.70%	1.84	(0.20)
Personal Accident										
Current Period	11.75%	50.75%	-44.96%	40.92%	-20.74%	48.46%	12.97%	27.72%	2.97	0.73
Previous Period	19.81%	52.12%	-8.37%	52.68%	12.97%	79.18%	11.92%	92.15%	4.15	0.10
Travel Insurance										
Current Period	30.56%	94.97%	32.33%	45.41%	47.19%	47.93%	11.79%	95.12%	1.27	(0.06)
Previous Period	64.73%	94.51%	30.71%	44.66%	46.62%	44.79%	3.97%	91.41%	1.19	(0.02)
Total Health										
Current Period	41.45%	52.91%	-10.45%	33.67%	16.21%	86.63%	25.51%	102.84%	1.85	(0.03)
Previous Period	-4.70%	60.36%	2.24%	38.06%	25.92%	93.21%	40.21%	119.13%	1.99	(0.18)
Workmen's Compensation										
Current Period	28.50%	82.28%	22.36%	27.15%	31.39%	72.62%	19.21%	104.01%	3.09	(0.08)
Previous Period	20.97%	76.25%	19.11%	25.22%	29.57%	81.31%	18.50%	110.88%	3.71	(0.12)
Public/ Product Liability										
Current Period	-22.85%	19.00%	-30.69%	22.95%	6.92%	-7.34%	1.59%	-0.42%	3.44	0.97
Previous Period	228.57%	12.96%	-37.74%	23.80%	16.67%	17.18%	5.94%	33.85%	4.43	0.60
Engineering										
Current Period	-6.38%	15.18%	-27.93%	22.15%	26.37%	103.26%	14.46%	129.62%	4.10	(0.33)
Previous Period	18.16%	20.55%	-26.47%	21.88%	13.43%	82.49%	10.17%	95.92%	3.06	0.01
Aviation										
Current Period	76.57%	0.73%	-320.54%	7.75%	741.31%	74.96%	0.68%	816.26%	109.73	(5.61)
Previous Period	-61.33%	0.14%	-1536.57%	9.19%	4280.40%	55.39%	0.81%	4335.79%	1,013.54	(25.12)
Crop Insurance										
Current Period	44.46%	24.89%	-22.86%	7.72%	8.12%	71.48%	19.42%	79.60%	2.67	0.16
Previous Period	-46.49%	31.92%	-14.86%	10.04%	16.55%	84.41%	52.92%	100.96%	3.26	(0.10)
Other Liability										
Current Period	16.14%	7.28%	-24.82%	23.21%	63.47%	148.88%	4.95%	212.35%	17.94	(1.78)
Previous Period	0.50%	14.80%	-17.46%	20.81%	28.12%	35.00%	8.55%	63.12%	9.83	0.30
Total Miscellaneous										
Current Period	38.16%	43.67%	-3.02%	30.84%	26.75%	88.46%	16.58%	115.21%	4.31	(0.17)
Previous Period	-20.02%	47.76%	-0.16%	30.96%	28.25%	92.58%	43.08%	120.83%	5.18	(0.19)
Total-Current Period	26.61%	40.32%	-6.11%	30.19%	24.90%	89.05%	10.55%	113.96%	4.40	(0.15)
Total-Previous Period	-16.86%	41.90%	-3.30%	29.60%	26.81%	92.51%	7.42%	119.31%	5.23	(0.18)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
For the Quarter Ending September 30, 2026

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	HDFC Bank Limited	Holding Company	Interest on Fixed Deposit	45	108	51	99
			Interest on Investments (NCDs)	1,720	3,433	2,449	4,843
			Premium from Direct Business written-Net of GST	11,194	25,883	12,318	26,026
			Claims	2,780	5,153	1,245	2,618
			Commission	21,112	30,594	17,865	34,191
			Bank Charges	297	658	177	397
			Rent, Rates and Taxes	-	-	-	-
			Electricity expenses	-	-	-	-
			Repairs & Maintenance	3	3	-	-
			Name Usage Fees	386	731	352	677
			Interim Dividend Paid	-	-	-	-
			Other Expenses	-	-	8	8
			Investment Purchased (Transaction during the period)	19,508	19,508	-	45,025
			Investments Sold / Redeemed	-	2,300	30,792	35,920
2	Munich Re	Investing Party's group company	Reinsurance Commission	-	-	28,334	61,444
			Reinsurance Claims recovery	-	-	58,815	183,485
			Premium on Re Insurance Ceded	-	-	74,450	144,742
			Interest on Debentures	-	-	-	-
3	ERGO International AG	Investing Party	Name Usage Fees	386	731	352	677
			Interim Dividend Paid	-	-	-	-
			Interest on Debentures	197	392	197	392
4	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	69	69	66	66
5	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	-	239	-	266
6	HDFC Life Insurance Company Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	6	12	4	9
			Interest on Debentures	-	-	-	-
			Claims	-	-	29	29
			Others	6	11	9	18
			Investment sold	2,529	2,529	-	-
			Investment purchased	9,942	9,942	-	-
7	HDFC Sales Private Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	11	13	691	715
			Claims	0	1	-	1
			Commission	3,281	6,121	2,553	4,749
8	HDB Financials Limited	Fellow Subsidiary	Interest on Investments (NCDs)	10	54	44	88
			Premium from Direct Business written-Net of GST	1	1	9	10
			Claims	-	-	-	-
			Commission	656	1,288	419	580
			NCD Redeemed	2,000	2,000	-	-
9	HDFC Securities Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	9	43	4	9
			Claims	-	11	-	-
			Commission	25	53	25	41
10	HDFC Pension Management Co Ltd	Fellow Subsidiary	Premium from Direct Business written-Net of GST	-	1	-	-
11	Key Management Persons	Key Management Persons (including Relatives)	Premium from Direct Business written-Net of GST	0	0	1	1
			Claims	-	-	-	-
			Remuneration expenses	196	471	334	641

PART-B

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (₹ in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	HDFC Bank Limited	Holding Company	133,862	Receivable	No	No	Nil	Nil
			7,648	Payable	No	No	Nil	Nil
2	HDFC Life Insurance Company Limited	Fellow Subsidiary	84	Receivable	No	No	Nil	Nil
			-	Payable	No	No	Nil	Nil
3	HDFC Sales Private Limited	Fellow Subsidiary	1,128	Payable	No	No	Nil	Nil
4	HDB Financials Limited	Fellow Subsidiary	639	Payable	No	No	Nil	Nil
5	HDFC Securities Limited	Fellow Subsidiary	25	Payable	No	No	Nil	Nil
6	ERGO International AG	Investing Party	10,340	Payable	No	No	Nil	Nil
7	HDFC Pension Fund Management Company Limited	Fellow Subsidiary	0	Payable	No	No	Nil	Nil



FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

**STATEMENT OF ADMISSIBLE ASSETS :
AS AT SEPTEMBER 30, 2026**

Name of Insurer: HDFC ERGO General Insurance Company Limited

Registration Number: 146

Date of Registration: July 9, 2010

Classification: Business within India / Total Business

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	611,870	611,870
	Policyholders as per NL-12 A of BS	2,400,933	-	2,400,933
(A)	Total Investments as per BS	2,400,933	611,870	3,012,803
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	50,471	50,471
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	11,374	11,374
	Current Assets:			
(E)	Cash & Bank Balances as per BS*	-	29,068	29,068
(F)	Advances and Other assets as per BS	163,703	176,726	340,429
(G)	Total Current Assets as per BS...(E)+(F)	163,703	205,793	369,497
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	76,609	76,609
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2,564,636	868,134	3,432,770
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	87,983	87,983
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2,564,636	780,152	3,344,787

* Transferred to policyholder's funds to the extent of shortfall in policyholder's funds on account of Fair Value disallowance (Item No. (J) above)

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Software	-	8,055	8,055
	(b) Furniture and Fittings	-	2,036	2,036
	(c) Leased Property	-	1,129	1,129
	(d) Capital Advance (Software & FA)	-	153	153
				
	Cash and Bank balances	-	38,535	38,535
	Inadmissible current assets			
	(a) Deferred Tax Assets	-	1,615	1,615
	(b) Other Advances	-	13	13
	(c) Advances	-	324	324
	(d) Reinsurance recoverable	-	32,115	32,115
	(e) Advance service tax	-	1,525	1,525
	(f) Unclaimed amount of Policyholders	-	2,482	2,482
	Fair value change account subject to minimum of zero	-	-	-
	Total	-	87,983	87,983

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :
AS AT SEPTEMBER 30, 2026

		(₹ in Lakhs)	
Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,007,258	425,212
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,007,258	425,212
(d)	Outstanding Claim Reserve (other than IBNR reserve)	748,493	436,706
(e)	IBNR reserve	1,435,642	833,722
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	3,191,393	1,695,640

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON SEPTEMBER 30, 2026**(₹ in Lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	160,494	12,645	150,989	20,227	16,049	22,648	22,648
2	Marine Cargo	16,275	12,792	11,175	10,307	2,558	3,092	3,092
3	Marine - Other than Marine Cargo	709	15	802	17	71	120	120
4	Motor	353,974	167,601	385,788	244,369	53,096	86,802	86,802
5	Engineering	35,236	4,989	16,549	5,031	3,524	2,482	3,524
6	Aviation	1,110	9	3,097	7	111	464	464
7	Liability	74,848	15,814	62,378	17,322	11,227	14,035	14,035
8	Health	887,925	438,576	659,625	367,496	133,189	148,416	148,416
9	Miscellaneous	46,921	10,465	26,000	13,540	6,569	5,460	6,569
10	Crop	189,657	52,367	179,551	75,602	18,966	26,933	26,933
	Total	1,767,149	715,274	1,495,952	753,918	245,360	310,453	312,603

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT 30th SEPTEMBER 2026

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT (₹ in Lakhs)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,564,636
	Deduct:	
(B)	Current Liabilities as per BS	1,695,640
(C)	Provisions as per BS	-
(D)	Other Liabilities	866,539
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	2,456
	Shareholder's FUNDS	
(F)	Available Assets	780,152
	Deduct:	
(G)	Other Liabilities	122,137
(H)	Excess in Shareholder's funds (F-G)	658,015
(I)	Total ASM (E+H)	660,471
(J)	Total RSM	312,603
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.11

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-27- PRODUCTS INFORMATION

Products Information						
List below the products and/or add-ons introduced during the quarter ended September 30, 2026						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	HDFC ERGO Travel India	Main Product	HDFTGDP2763V012627	Health	Group	5-Sep-26
2	Essential Personal Accident	Add-on	HDFHLIA27064V012627	Health	Individual	11-Sep-26
3	HDFC ERGO Cyber Sachet Insurance	Main Product	IRDAN146RPLB0086V02202627	Liability	Retail	25-Aug-26
4	HDFC ERGO Cyber Sachet Insurance	Main Product	IRDAN146RPLB0086V01202627	Liability	Retail	30-Jul-26
5	Trade Credit Insurance Policy (Commercial)	Main Product	IRDAN125CP0004V02202122	Miscellaneous	Commercial	16-Jul-26
6	Surety Insurance Policy	Main Product	IRDAN146CP0001V02202324	Miscellaneous	Commercial	16-Jul-26
7	Trade Credit Insurance Policy (Retail)	Main Product	IRDAN146RPTC0087V01202627	Miscellaneous	Retail	3-Sep-26

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Statement as on: September 30, 2026

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)			
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	611,870
	Investments (Policyholders)	8A	2,400,933
2	Loans	9	-
3	Fixed Assets	10	50,471
4	Current Assets		
	a. Cash & Bank Balance	11	29,068
	b. Advances & Other Assets	12	340,428
5	Current Liabilities		
	a. Current Liabilities	13	2,257,900
	b. Provisions	14	428,873
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		745,997
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	50,471
3	Cash & Bank Balance (if any)	11	29,068
4	Advances & Other Assets (if any)	12	340,428
5	Current Liabilities	13	2,257,900
6	Provisions	14	428,873
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		(2,266,810)
	'Investment Assets'	(A-B)	3,012,807

Section II			SH							
No	'Investment' represented as	Reg. %	Balance	FRSM ⁺	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	133,467	523,714	657,180	22%	-	657,180	636,063
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	230,680	905,170	1,135,850	38%	-	1,135,850	1,101,801
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%	-	180,218	707,162	887,380	29%	(215)	887,166	870,843
	2. Other Investments		-	344	1,351	1,696	0%	(580)	1,116	1,116
	b. Approved Investments		558	200,257	785,793	986,608	33%	(13,304)	973,304	968,796
	c. Other Investments	Not exceeding 55%	500	3,184	12,495	16,180	1%	(809)	15,370	15,370
	Investment Assets	100%	1,058	614,684	2,411,972	3,027,714	100%	(14,908)	3,012,806	2,957,926

PART - B

Name of the Insurer: HDFC ERGO General Insurance Company Limited

Registration Number: 146

Statement as on: September 30, 2026

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		616,746	21.5%	40,434	25.9%	657,180	21.7%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,115,661	38.9%	20,190	12.9%	1,135,850	37.5%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		198,209	6.9%	15,081	9.7%	213,290	7.0%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		648,724	22.6%	25,366	16.3%	674,090	22.3%
	2. Other Investments		1,696	0.1%	-	-	1,696	0.1%
	c. Approved Investments		897,044	31.2%	89,563	57.4%	986,608	32.6%
	d. Other Investments (not exceeding 15%)		10,286	0.4%	5,893	3.8%	16,180	0.5%
	Total		2,871,620	100%	156,094	100%	3,027,714	100%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Statement as on September 30, 2026

(₹ in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at September 30, 2026	as % of total for this class	As at September 30, 2025	as % of total for this class	As at September 30, 2026	as % of total for this class	As at September 30, 2025	as % of total for this class
Break down by credit rating								
AAA rated	1,570,856	59.5%	1,342,031	52.2%	1,594,908	59.2%	1,323,702	52.0%
AA or better	126,318	4.8%	180,319	7.0%	124,190	4.6%	175,590	6.9%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	943,596	35.7%	1,050,975	40.8%	974,449	36.2%	1,046,606	41.1%
Total (A)	2,640,770	100%	2,573,325	100%	2,693,547	100%	2,545,898	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	440,243	16.7%	194,100	7.5%	440,521	16.4%	193,244	7.6%
more than 1 year and upto 3years	502,919	19.0%	259,990	10.1%	508,502	18.9%	256,919	10.1%
More than 3years and up to 7years	981,009	37.1%	1,137,621	44.2%	1,004,986	37.3%	1,128,270	44.3%
More than 7 years and up to 10 years	404,472	15.3%	611,792	23.8%	417,546	15.5%	602,615	23.7%
above 10 years	312,127	11.8%	369,821	14.4%	321,992	12.0%	364,850	14.3%
Total (B)	2,640,770	100%	2,573,325	100%	2,693,547	100%	2,545,898	100%
Breakdown by type of the issuer								
a. Central Government	636,063	24.1%	654,659	25.4%	657,180	24.4%	654,100	25.7%
b. State Government	307,533	11.6%	396,316	15.4%	317,269	11.8%	392,506	15.4%
c. Corporate Securities	1,697,174	64.3%	1,522,350	59.2%	1,719,098	63.8%	1,499,292	58.9%
Total (C)	2,640,770	100%	2,573,325	100%	2,693,547	100%	2,545,898	100%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Statement as on September 30, 2026

(₹ in Lakhs)

Sr. No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on September 30, 2026	As on March 31, 2026	As on September 30, 2026	As on March 31, 2026	As on September 30, 2026	As on March 31, 2026	As on September 30, 2026	As on March 31, 2026	As on September 30, 2026	As on March 31, 2026
1	Investments Assets	2,708,378	2,526,362	-	-	558	593	334,163	294,669	3,043,099	2,821,624
2	Gross NPA	15,385	15,957	-	-	-	-	-	-	15,385	15,957
3	% of Gross NPA on Investment Assets (2/1)	0.57%	0.63%	-	-	-	-	-	-	0.51%	0.57%
4	Provision made on NPA	15,385	15,957	-	-	-	-	-	-	15,385	15,957
5	Provision as a % of NPA (4/2)	100.00%	100.00%	-	-	-	-	-	-	100.00%	100.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,692,993	2,510,405	-	-	558	593	334,163	294,669	3,027,714	2,805,667
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: September 30, 2026

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	G-Sec													
A01	CENTRAL GOVT. BONDS	COSB	601,019.0	9,984.4	1.7%	1.3%	598,463.1	19,799.9	3.3%	2.5%	607,029.6	33,626.4	5.5%	5.5%
A02	TREASURY BILLS	CTRB	37,582.0	479.4	1.3%	1.0%	31,291.5	791.0	2.5%	1.9%	25,678.1	719.8	2.8%	2.8%
A03	SOVEREIGN GREEN BONDS	CSGB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	10,000.0	384.5	3.8%	3.8%
B	G. Sec or Other Approved Sec/Guaranteed Sec													
B01	CENTRAL GOVERNMENT GUARANTEED LOANS	COSL	42,811.7	827.5	1.9%	1.5%	42,825.6	1,642.3	3.8%	2.9%	42,939.9	1,646.5	3.8%	3.8%
B02	STATE GOVERNMENT BONDS	SGGB	315,151.7	5,689.4	1.8%	1.4%	310,546.0	11,152.1	3.6%	2.7%	318,362.5	11,797.0	3.7%	3.7%
B03	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS)	SGOA	133,964.4	2,941.4	2.2%	1.7%	140,949.9	5,618.9	4.0%	3.0%	175,463.4	6,419.2	3.7%	3.7%
B05	GUARANTEED EQUITY	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	Investments subject to Exposure Norms													
	(a) Housing & Loans to State Govt for Housing / FFE													
C01	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	TERM LOAN - HUDCO/NHB/INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	TERM LOAN TO INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
C05	HOUSING - SECURITISED ASSETS	HMBB	-	-	-	-	-	-	-	-	-	-	-	-
C06	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	23,124.3	420.6	1.8%	1.4%	23,275.7	839.2	3.6%	2.7%	39,636.8	1,508.9	3.8%	3.8%
C07	LONG TERM BANK BONDS APPROVED INVESTMENT - AFFORDABLE HOUSING	HLBB	-	-	-	-	-	-	-	-	-	-	-	-
C07A	Equity Shares in Housing Finance Companies	HAEQ	1,191.4	-	-	-	599.0	-	-	-	548.6	321.6	0.6	0.6
	TAXABLE BONDS													
C08	BONDS/DEBENTURES ISSUED BY HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C09	BONDS / DEBENTURES ISSUED BY NHB/INSTITUTIONS ACCREDITED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	179,102.8	3,682.3	2.1%	1.6%	173,000.2	6,781.8	3.9%	3.0%	208,132.7	8,122.1	3.9%	3.9%
	TAX FREE BONDS													
C11	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
C12	BONDS / DEBENTURES ISSUED BY NHB	HFBN	-	-	-	-	-	-	-	-	-	-	-	-
C13	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY C	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Other Investments (Housing)													
C14	DEBENTURES/BONDS/CPS/LOANS	HODS	-	-	-	-	-	-	-	-	-	-	-	-
C15	HOUSING - SECURITISED ASSETS	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	DEBENTURES/BONDS/CPS/LOANS PROMOTER GROUP	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	LONG TERM BANK BONDS OTHER INVESTMENT - AFFORDABLE HOUSING	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	RECLASSIFIED INVESTMENT DEBT	HORD	-	-	-	-	-	-	-	-	-	-	-	-
C18A	Equity Shares in Housing Finance Companies	HOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Infrastructure Investments													
C19	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
C21	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	20,503.4	21.0	0.1%	0.1%	20,230.7	171.1	0.8%	0.6%	13,318.8	99.9	0.7%	0.7%
C22	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
C23	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	-	-	-	-	-	-	-	-	-	-
C24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	9,992.4	191.4	1.9%	1.4%	9,994.0	377.2	3.8%	2.8%	11,635.8	447.7	3.8%	3.8%
C25	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPEMENT FUND (IDF)	IDOF	-	-	-	-	-	-	-	-	-	-	-	-
C26	ON SHORE RUPEE BONDS ISSUED BY ADB & IFC (INFRASTRUCTURE APPROVED)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	INFRASTRUCTURE - LONG TERM BANK BONDS	ILBI	91,502.7	1,672.9	1.8%	1.4%	87,542.5	3,187.3	3.6%	2.7%	82,051.8	3,032.6	3.7%	3.7%
C44	INFRASTRUCTURE INVESTMENT RATED NOT LESS THAN 'A' ALONGWITH RATING 'EL1'	IELB	-	-	-	-	-	-	-	-	-	-	-	-
C46	DEBT INSTRUMENTS OF InvTs - APPROVED INVESTMENT	IDIT	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS													
C29	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	502,579.2	9,649.0	1.9%	1.4%	520,692.2	19,422.4	3.7%	2.8%	539,478.6	20,496.2	3.8%	3.8%
C29	INFRASTRUCTURE - PSU - CPS	ICPC	20,256.9	147.9	0.0	0.0	10,183.8	147.9	0.0	0.0	-	-	-	-
C30	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BON	ICTD	2,564.4	55.6	2.2%	1.6%	3,276.8	138.5	4.2%	3.2%	7,001.2	284.8	4.1%	4.1%
C31	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	INFRASTRUCTURE / SOCIAL SECTOR - PSU - DEBENTURES / BONDS	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
C34	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED INVESTMENTS) - DEBENTURES / BO	ICPD	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Infrastructure - OTHER INVESTMENTS													
C35	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C36	INFRASTRUCTURE - DEBENTURES/BONDS/CPS/LOANS	IODS	-	-	-	-	-	-	-	-	-	-	-	-
C37	INFRASTRUCTURE - SECURITISED ASSETS	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
C38	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C39	INFRASTRUCTURE - DEBENTURES/BONDS/CPS/LOANS(PROMOTER GROUP)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
C40	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC(INFRASTRUCTURE OTHERS)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
C41	LONG TERM BANK BONDS OTHER INVESTMENT - INFRASTRUCTURE	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
C42	RECLASSIFIED APPROVED INVESTMENT DEBT (Point 6 under Note for regulation 4 to 9)	IODR	-	-	-	-	-	-	-	-	-	-	-	-
C43	RECLASSIFIED APPROVED INVESTMENT EQUITY (Point 6 under Note for regulation 4 to 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-
C45	INFRASTRUCTURE INVESTMENT BELOW 'A' OR 'EL1'	IOEL	-	-	-	-	-	-	-	-	-	-	-	-
C47	DEBT INSTRUMENTS OF InvTs - OTHER INVESTMENTS	IOIT	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: September 30, 2026

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²
D	Approved Investments													
D01	PSU - EQUITY SHARES - QUOTED	EAEQ	54,894.0	288.5	0.5%	0.4%	53,434.6	3,000.2	5.6%	4.2%	26,160.2	496.0	1.9%	1.9%
D02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	241,791.8	4,871.5	2.0%	1.5%	237,298.5	11,462.5	4.8%	3.6%	139,242.1	8,977.5	6.4%	6.4%
D03	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D04	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D05	CORPORATE SECURITIES - DEBENTURES (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	CORPORATE SECURITIES - PREFERENCE SHARES	EPBQ	-	-	-	-	-	-	-	-	-	-	-	-
D08	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
D09	CORPORATE SECURITIES - DEBENTURES	ECOS	296,077.2	5,631.9	1.9%	1.4%	283,560.3	10,788.2	3.8%	2.9%	253,090.1	9,850.4	3.9%	3.9%
D10	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	58,385.1	1,090.7	1.9%	1.4%	59,168.5	2,207.0	3.7%	2.8%	76,013.4	3,034.9	4.0%	4.0%
D11	MUNICIPAL BONDS - RATED	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	INVESTMENT PROPERTIES - IMMOVABLE	EMIP	-	-	-	-	-	-	-	-	-	-	-	-
D13	LOANS - POLICY LOANS	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D14	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS/ FIs (INCL. BANK BALANCE AWAITING INVESTMENT)/ CCIL RBI	ECDB	1,167.9	4.9	0.4%	0.3%	1,433.8	8.3	0.6%	0.4%	1,623.4	8.6	0.5%	0.5%
D17	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	130,341.8	2,298.2	1.8%	1.3%	120,485.7	4,196.4	3.5%	2.6%	16,991.1	549.1	3.2%	3.2%
D18	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	66,846.5	856.3	1.3%	1.0%	59,019.5	1,518.1	2.6%	1.9%	61,548.3	1,723.4	2.8%	2.8%
D19	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
D20	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	6,145.9	76.9	1.3%	0.9%	7,889.2	207.6	2.6%	2.0%	5,381.3	156.8	2.9%	2.9%
D22	COMMERCIAL PAPERS	ECPP	10,245.6	176.9	1.7%	1.3%	7,372.6	250.0	3.4%	2.6%	3,270.2	106.7	3.3%	3.3%
D23	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D24	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPDP	-	-	-	-	-	-	-	-	-	-	-	-
D26	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY PSU	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
D27	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY NON	EPSP	-	-	-	-	-	-	-	-	-	-	-	-
D28	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
D29	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	557.7	-	0.0%	0.0%	574.9	0.7	0.1%	0.1%	2,650.4	2.9	0.1%	0.1%
D30	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D32	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
D33	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	ON SHORE RUPEE BONDS ISSUED BY ADB & IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	DEBT CAPITAL INSTRUMENTS (DCI-BASEL III)	EDCI	10,000.0	198.6	0.0	0.0	10,000.0	395.1	0.0	0.0	10,000.0	395.1	0.0	0.0
D36	REDEEMABLE NON CUMULATIVE PREF SHRES (RNCPS-BASEL III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	REDEEMABLE CUMULATIVE PREF SHRES (RNCPS-BASEL III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS	EAPS	85,000.0	1,743.2	2.1%	1.5%	85,000.0	3,467.5	4.1%	3.1%	88,514.2	3,613.7	4.1%	4.1%
D39	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
D40	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
D41	UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITS)	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
D42	DEBT ETFS -APPROVED INVESTMENTS	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
D43	DEBT INSTRUMENTS OF REITS -APPROVED INVESTMENT	EDRT	-	-	-	-	-	-	-	-	-	-	-	-
E	Other Investments													
E01	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E02	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
E03	EQUITY SHARES (INCL. PSU & UNLISTED)	OE SH	1,753.0	-	-	-	1,129.9	-	-	-	500.0	-	0.0%	0.0%
E04	EQUITY SHARES (PSUS AND UNLISTED)	OEPH	3,300.5	-	-	-	2,822.5	-	-	-	2,339.3	-	-	-
E05	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
E07	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
E08	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I)	OAFI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
E12	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	7,313.6	94.9	0.0	0.0	7,525.6	315.2	0.0	0.0	4,703.8	113.6	0.0	0.0
E13	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	MUTUAL FUNDS -DEBT /INCOME/SERIAL PLANS/LIQUID SCHEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	-	-	-	-	-	-	-	-	-	-	-	-
E20	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	DEBT CAPITAL INSTRUMENTS (DCI - BASEL III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	REDEEMABLE NON CUMULATIVE PREF SHARES(RNCPS-BASELIII)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	REDEEMABLE CUMULATIVE PREF SHARES(RNCPS-BASELIII)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	RECLASSIFIED APPROVED INVESTMENT -DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
E26	RECLASSIFIED APPROVED INVESTMENT - EQUITY	ORAE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
E27	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITS)	OIIT	1,695.8	-	-	-	1,712.0	49.0	0.0	0.0	1,762.7	102.4	0.1	0.1
E31	DEBT ETFS -OTHER INVESTMENTS	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
E32	DEBT INSTRUMENTS OF REITS -OTHER INVESTMENT	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
Total			2,957,862.7	53,095.3	1.8%		2,911,299.7	107,935.3	3.7%		2,775,068.6	118,018.2	4.3%	

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Statement as on: September 30, 2026
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹	-	-	-	-	-	-	-	
B.	As on Date ²								
1	8.25% INR IDFC FIRST BANK LTD NCD 24-08-2027	ECOS	2,656	13-Mar-19	ICRA	AAA	AA+	21-May-19	
2	IL&FS TRANSPORTATION NETWORKS LTD CP 12-Nov-2018	IODS	3,337	15-Mar-18	ICRA	A2+	D	10-Sep-18	
3	7.75% ILFS FINANCIAL SERVICES NCD 1-Sep-2022	ORAD	77	29-Nov-17	ICRA	AAA	D	17-Sep-18	
4	7.80% ILFS FINANCIAL SERVICES NCD 1-Sep-2024	ORAD	251	29-Nov-17	ICRA	AAA	D	17-Sep-18	
5	8.22% ILFS FINANCIAL SERVICES NCD 28-Sep-2021	ORAD	1,265	1-Sep-17	ICRA	AAA	D	17-Sep-18	
6	8.70% ILFS FINANCIAL SERVICES NCD 3-May-2025	ORAD	256	9-May-18	ICRA	AAA	D	17-Sep-18	
7	8.12% ILFS NCD 22-Sep-2023	IODS	1,991	23-Sep-16	ICRA	AAA	D	17-Sep-18	
8	8.75% ILFS NCD 29-Jul-2020	IODS	802	29-Jul-15	ICRA	AAA	D	17-Sep-18	
9	9.10% ILFS NCD 21-Jan-2020	IODS	798	21-Jan-13	ICRA	AAA	D	17-Sep-18	
10	9.40% ILFS NCD 19-Dec-2022	IODS	398	19-Dec-12	ICRA	AAA	D	17-Sep-18	
11	9.50% ILFS NCD 28-Jul-2024	IODS	831	24-Dec-14	ICRA	AAA	D	17-Sep-18	
12	9.95% ILFS NCD 4-Feb-2019	IODS	401	4-Feb-14	ICRA	AAA	D	17-Sep-18	
13	9.98% ILFS NCD 5-Dec-2018	IODS	397	5-Dec-11	ICRA	AAA	D	17-Sep-18	
14	11.00% DHFL NCD 12-Sep-2019	ORAD	38	15-Oct-15	CARE	AAA	D	5-Jun-19	
15	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	ORAD	796	3-Jan-17	ICRA	AAA	D	17-Sep-18	
16	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	ORAD	2,388	2-Mar-17	ICRA	AAA	D	17-Sep-18	
17	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	ORAD	534	22-Jun-17	ICRA	AAA	D	17-Sep-18	
18	7.70% IL&FS LTD DB 26-07-2024	ORAD	801	26-Jul-17	ICRA	AAA	D	17-Sep-18	
19	9.30% DHFL DB 28-04-2020	ORAD	13	28-Apr-15	CARE	AAA	D	5-Jun-19	
20	9.50% DHFL DB 16-07-2020	ORAD	13	16-Jul-15	CARE	AAA	D	5-Jun-19	

Amount shown against IL & FS Group securities, DHFL NCDs is fully provided as on September 30, 2026.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Statement as on September 30, 2026

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.0%
2	No. of Reinsurers with rating AA but less than AAA	83	12,108	358	15,829	5.0%
3	No. of Reinsurers with rating A but less than AA	42	29,564	388	2,285	5.7%
4	No. of Reinsurers with rating BBB but less than A	4	0	-	4	0.0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.0%
6	No. of Indian Reinsures other than GIC	2	5,592	185	435	1.1%
	Total (A)	131	47,264	930	18,553	11.70%
	With In India					
1	Indian Insurance Companies	22	-	-	23,315	4.09%
2	FRBs	8	344,607	5,768	14,291	63.94%
3	GIC Re	1	92,315	1,797	1,000	16.68%
4	Other (to be Specified)	17	16,194	1,999	2,324	3.60%
	Total (B)	48	453,116	9,563	40,929	88.30%
	Grand Total (C)= (A)+(B)	179	500,379	10,493	59,481	100.00%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN
For the quarter ended September 30, 2026

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
STATES																				
1	Andhra Pradesh	989	23	31	53	1,383	835	2,218	7,742	217	45	8,004	16	2	109	-	(0)	473	10,821	11,863
2	Arunachal Pradesh	4	-	0	0	73	53	126	112	9	0	121	-	0	0	-	-	29	277	281
3	Assam	134	-	5	5	794	957	1,742	3,113	108	8	3,230	9	(1)	(12)	-	0	82	5,057	5,196
4	Bihar	158	-	15	15	619	529	1,148	2,347	181	6	2,534	8	0	136	-	9	32	3,867	4,040
5	Chhattisgarh	125	-	45	45	567	312	879	1,180	95	6	1,281	38	2	72	-	43,659	50	45,981	46,152
6	Goa	28	-	0	0	204	126	330	317	25	12	354	1	0	7	-	-	24	717	745
7	Gujarat	4,922	13	1,183	1,195	6,943	3,820	10,762	18,653	1,304	162	20,119	273	30	1,965	15	0	1,049	34,214	40,331
8	Haryana	589	-	353	353	3,667	1,923	5,589	15,395	492	152	16,039	46	12	332	-	25,636	2,383	50,038	50,981
9	Himachal Pradesh	93	-	6	6	587	688	1,275	350	26	5	381	1	1	9	-	0	16	1,683	1,782
10	Jharkhand	79	-	5	5	891	529	1,420	1,218	83	7	1,308	6	0	56	-	7	48	2,845	2,929
11	Karnataka	3,061	-	313	313	3,605	2,038	5,643	17,438	941	157	18,536	127	14	907	3	30,527	2,099	57,856	61,229
12	Kerala	167	-	4	4	1,873	628	2,502	5,126	456	63	5,645	5	2	14	5	-	166	8,339	8,510
13	Madhya Pradesh	330	-	39	39	1,246	507	1,753	4,780	379	29	5,188	41	3	273	-	16,221	133	23,612	23,981
14	Maharashtra	7,943	32	697	729	9,785	7,255	17,041	36,904	2,487	1,066	40,457	253	53	2,502	73	9,713	18,054	88,146	96,818
15	Manipur	5	-	-	-	11	38	49	71	6	1	78	-	0	3	-	-	2	132	137
16	Meghalaya	13	-	-	-	38	59	97	102	8	1	111	-	0	0	-	-	24	233	247
17	Mizoram	5	-	0	0	2	10	11	24	4	0	29	-	0	1	-	-	52	93	98
18	Nagaland	3	-	0	0	30	20	50	41	4	0	46	0	0	0	-	-	3	98	102
19	Odisha	167	-	71	71	1,326	649	1,975	4,238	146	11	4,395	19	5	134	-	6,128	253	12,910	13,148
20	Punjab	528	-	40	40	2,160	1,038	3,198	3,807	225	66	4,098	7	1	56	-	-	183	7,543	8,111
21	Rajasthan	391	-	209	209	1,904	1,076	2,980	5,398	561	37	5,996	22	6	379	7	-	397	9,786	10,386
22	Sikkim	1	-	-	-	30	17	48	175	5	1	181	0	0	1	-	-	1	231	232
23	Tamil Nadu	3,668	-	136	136	3,199	1,669	4,869	9,945	689	115	10,749	65	15	815	-	76	2,115	18,705	22,509
24	Telangana	362	-	49	49	3,162	1,498	4,660	16,733	512	97	17,342	40	2	207	-	-	1,586	23,837	24,248
25	Tripura	7	-	0	0	14	81	95	246	9	0	256	-	0	1	-	-	94	447	453
26	Uttarakhand	120	-	19	19	731	412	1,144	1,119	48	12	1,179	5	1	28	-	-	296	2,553	2,792
27	Uttar Pradesh	1,147	-	174	174	4,407	2,011	6,418	20,986	768	75	21,829	68	6	141	8	990	2,283	31,743	33,063
28	West Bengal	1,232	-	65	65	1,718	1,267	2,985	12,671	343	59	13,074	16	3	311	-	1	428	16,819	18,115
TOTAL (A)		26,271	67	3,458	3,526	50,960	30,047	81,007	190,230	10,133	2,195	202,559	1,069	158	8,448	118	132,968	32,355	458,681	488,477
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	0	-	-	-	3	2	5	28	1	0	29	-	0	0	-	-	0	35	35
2	Chandigarh	55	-	0	0	455	147	602	513	15	6	534	0	0	2	-	-	16	1,154	1,209
3	Dadra and Nagar Haveli	11	-	10	10	215	65	280	2,312	12	0	2,324	-	1	1	-	-	9	2,621	2,642
4	Daman & Diu	(0)	-	-	-	0	0	0	0	0	0	0	-	-	-	-	-	-	1	1
5	Govt. of NCT of Delhi	5,482	-	135	135	3,313	1,818	5,131	15,591	345	118	16,053	22	4	200	66	-	1,194	22,669	28,286
6	Jammu & Kashmir	66	-	-	-	469	257	727	373	26	6	406	1	0	8	-	4	19	1,165	1,231
7	Ladakh	-	-	-	-	3	-	3	2	0	-	3	-	-	-	-	-	0	6	6
8	Lakshadweep	0	-	-	-	0	0	0	3	0	-	3	-	-	-	-	-	0	3	3
9	Puducherry	11	-	7	7	149	46	194	157	14	3	173	-	1	2	-	-	0	379	397
TOTAL (B)		5,625	-	152	152	4,607	2,335	6,942	18,979	414	133	19,526	30	5	212	66	4	1,248	28,033	33,810
Outside India																				
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		31,896	67	3,610	3,677	55,567	32,382	87,949	209,209	10,547	2,329	222,085	1,098	163	8,660	184	132,972	33,603	486,714	522,287

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN
Up to the quarter ended September 30, 2026

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
STATES																				
1	Andhra Pradesh	2,757	45	134	179	2,780	1,633	4,414	13,879	640	108	14,627	41	12	436	-	5	1,021	20,556	23,492
2	Arunachal Pradesh	7	-	0	0	146	98	244	195	17	0	212	0	0	1	-	-	34	492	499
3	Assam	260	-	8	8	1,503	1,842	3,345	5,662	207	14	5,863	12	(0)	100	-	0	192	9,546	9,814
4	Bihar	290	-	19	19	1,288	1,121	2,408	3,893	360	15	4,368	12	1	267	-	9	152	7,217	7,526
5	Chhattisgarh	297	-	101	101	1,051	594	1,645	2,112	227	11	2,350	85	4	133	-	43,666	98	47,983	48,381
6	Goa	46	-	1	1	424	255	679	608	44	25	677	4	1	9	-	-	55	1,425	1,472
7	Gujarat	9,267	13	1,979	1,992	13,603	7,542	21,145	38,523	2,575	487	41,586	657	135	3,987	31	0	2,290	69,831	81,091
8	Haryana	1,324	-	769	769	7,433	3,932	11,365	30,500	1,022	241	31,764	88	24	811	-	25,732	4,426	74,210	76,303
9	Himachal Pradesh	201	-	15	15	1,194	1,382	2,576	987	50	10	2,647	2	1	33	-	0	30	3,289	3,505
10	Jharkhand	150	-	7	7	1,754	1,054	2,807	2,034	157	15	2,206	9	1	86	-	42	101	5,253	5,409
11	Karnataka	6,784	4	942	945	6,914	4,131	11,045	32,229	1,908	402	34,538	509	25	1,853	5	30,526	7,257	85,759	93,488
12	Kerala	321	-	22	22	3,357	1,214	4,571	9,358	706	158	10,222	9	3	56	11	-	355	15,227	15,570
13	Madhya Pradesh	637	-	97	97	2,371	1,053	3,424	8,511	694	62	9,266	78	5	389	-	16,233	298	29,692	30,426
14	Maharashtra	26,465	336	2,385	2,721	19,796	15,393	35,189	78,670	14,133	1,690	94,493	503	139	6,439	257	9,713	32,061	178,794	207,981
15	Manipur	9	-	0	0	18	68	86	127	12	0	139	0	0	3	-	-	5	234	242
16	Meghalaya	21	-	1	1	61	105	166	171	16	1	188	-	0	1	-	-	30	385	407
17	Mizoram	12	-	0	0	4	21	25	38	9	0	48	0	0	1	-	-	55	129	141
18	Nagaland	4	-	0	0	66	42	108	87	9	1	97	0	0	0	-	-	6	211	215
19	Odisha	254	-	213	213	2,541	1,274	3,815	7,301	337	24	7,662	35	6	229	-	6,128	392	18,268	18,735
20	Punjab	1,378	-	184	184	4,282	2,061	6,343	8,882	559	164	9,606	8	5	186	-	-	405	16,553	18,115
21	Rajasthan	753	-	1,264	1,264	3,521	2,104	5,625	9,962	1,107	81	11,150	42	10	829	14	-	725	18,395	20,412
22	Sikkim	1	-	-	-	60	35	96	345	9	1	356	0	0	1	-	-	6	459	460
23	Tamil Nadu	7,183	-	435	435	6,080	3,333	9,413	19,039	1,446	270	20,756	125	37	1,048	-	181	3,993	35,554	43,172
24	Telangana	673	-	200	200	6,338	2,951	9,289	32,351	940	240	33,531	89	7	336	-	-	2,665	45,918	46,790
25	Tripura	20	-	0	0	29	172	201	438	16	1	455	0	0	3	-	-	99	758	778
26	Uttarakhand	216	-	32	32	1,383	841	2,223	2,003	98	22	2,123	10	2	46	-	-	394	4,797	5,045
27	Uttar Pradesh	2,410	-	556	556	9,131	4,548	13,679	39,778	1,517	172	41,467	126	15	506	182	2,875	3,376	62,225	65,191
28	West Bengal	2,903	-	331	331	3,266	2,563	5,828	22,632	638	138	23,408	37	9	537	-	1	982	30,804	34,038
TOTAL (A)		64,643	398	9,694	10,092	100,394	61,360	161,753	370,014	29,455	4,358	403,827	2,483	443	18,326	513	135,114	61,504	783,964	858,698
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	1	-	-	-	6	4	9	48	2	0	50	-	0	0	-	-	1	60	61
2	Chandigarh	610	-	0	0	984	305	1,288	959	29	19	1,006	0	0	5	-	-	191	2,490	3,100
3	Dadra and Nagar Haveli	24	-	29	29	451	143	594	2,846	25	1	2,875	-	1	75	-	-	28	3,596	3,648
4	Daman & Diu	(0)	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-	1	1
5	Govt. of NCT of Delhi	18,925	-	862	862	6,905	4,410	11,315	30,856	641	263	31,760	44	25	623	125	-	2,414	46,306	66,093
6	Jammu & Kashmir	110	-	2	2	911	485	1,396	712	49	16	777	3	0	35	-	13	33	2,257	2,369
7	Ladakh	(0)	-	-	-	6	-	6	0	0	0	7	-	-	-	-	-	(0)	12	12
8	Lakshadweep	0	-	-	-	0	0	1	5	0	-	5	-	-	-	-	-	0	6	6
9	Puducherry	27	-	89	89	278	85	362	293	26	8	376	0	1	19	2	-	19	710	826
TOTAL (B)		19,695	-	983	983	9,541	5,431	14,972	35,727	771	308	36,806	71	27	740	125	13	2,685	55,438	76,116
Outside India																				
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		84,338	398	10,677	11,075	109,935	66,791	176,725	405,741	30,226	4,666	440,633	2,553	470	19,066	639	135,127	64,189	839,402	934,815



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Sl.No.	Line of Business	For the quarter ended Sep 30, 2026		For the quarter ended Sep 30, 2025		Upto the quarter ended Sep 30, 2026		Upto the quarter ended Sep 30, 2025	
		Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies
1	Fire	31,896	301,658	45,249	146,295	84,338	556,272	121,991	273,140
2	Marine Cargo	3,610	51,081	2,511	50,218	10,677	97,744	8,195	97,733
3	Marine Other than Cargo	67	4	301	6	398	7	600	11
4	Motor OD	55,567	1,178,985	40,603	1,074,669	109,935	2,363,556	77,364	2,147,510
5	Motor TP	32,382		22,062		66,791		42,564	
6	Health	209,209	2,605,089	137,825	1,374,982	405,741	4,699,478	280,895	2,623,073
7	Personal Accident	10,547	3,550,128	12,982	363,978	30,226	7,421,595	27,048	689,619
8	Travel	2,329	89,864	1,881	86,411	4,666	142,392	3,573	152,096
9	Workmen's Compensation	1,098	4,976	957	3,127	2,553	9,238	1,987	5,940
10	Public/ Product Liability	163	557	237	443	470	1,143	609	873
11	Engineering	8,660	2,273	8,792	176,972	19,066	4,544	20,365	407,475
12	Aviation	184	-	83	3	639	2	362	4
13	Crop/Weather Insurance	132,972	6,301,581	92,312	6,290,625	135,127	6,476,831	93,540	6,457,310
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	33,603	1,340,423	30,490	1,168,713	64,189	2,848,222	59,259	2,217,477
	Total	522,287	15,426,619	396,287	10,736,442	934,815	24,621,024	738,352	15,072,261



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-36- BUSINESS -CHANNELS WISE

Sl.No.	Channels	For the quarter ended Sep 30, 2026		Upto the quarter ended Sep 30, 2026		For the quarter ended Sep 30, 2025		Upto the quarter ended Sep 30, 2025	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	441,579	117,118	820,868	213,152	351,649	87,682	657,692	164,155
2	Corporate Agents-Banks	5,314,729	54,938	10,580,979	98,604	1,230,421	34,532	2,441,819	65,772
3	Corporate Agents -Others	826,995	17,396	1,524,050	32,261	333,453	7,347	555,170	12,967
4	Brokers	1,471,684	144,981	2,836,977	333,303	1,300,922	123,604	2,811,345	291,800
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	73,416	11,752	155,218	24,586	72,282	11,373	148,278	22,897
	-Others	7,058,479	168,344	8,245,475	217,970	7,148,024	124,886	7,910,808	167,908
7	Common Service Centres(CSC)	11,698	565	22,844	1,102	16,951	641	33,509	1,261
8	Insurance Marketing Firm	6,813	1,327	14,993	2,563	2,838	820	5,730	1,482
9	Point of sales person (Direct)	36,976	3,148	78,816	6,278	34,991	2,515	69,641	4,794
10	MISP (Direct)	183,856	2,631	339,909	4,844	244,452	2,814	437,332	5,182
11	Web Aggregators	394	86	895	152	459	73	937	134
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	15,426,619	522,287	24,621,024	934,815	10,736,442	396,287	15,072,261	738,352
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	15,426,619	522,287	24,621,024	934,815	10,736,442	396,287	15,072,261	738,352

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-37-CLAIMS DATA

Upto to the quarter ending September 30, 2026

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	588	600	24	624	13,730	41,677	55,407	28,214	1,597	104	29,915	629	18	463	38	49,530	-	1,268	138,480
2	Claims reported during the period	2,504	10,484	-	10,484	194,688	4,748	199,436	483,528	5,298	781	489,607	921	67	15,009	1	1,902,807	-	20,228	2,641,064
	(a) Booked During the period	2,460	10,424	-	10,424	194,038	3,993	198,031	476,873	4,938	713	482,524	904	67	14,941	1	1,891,150	-	19,738	2,620,240
	(b) Reopened during the Period	44	60	-	60	650	755	1,405	6,655	360	68	7,083	17	-	68	-	11,657	-	490	20,824
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	1,733	9,705	-	9,705	179,864	5,599	185,463	460,863	4,618	588	466,069	583	18	14,558	1	1,920,960	-	18,894	2,617,984
	(a) paid during the period	1,733	9,705	-	9,705	179,864	5,599	185,463	460,863	4,618	588	466,069	583	18	14,558	1	1,920,960	-	18,894	2,617,984
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	272	313	1	314	4,806	1,402	6,208	8,617	415	18	9,050	13	26	50	-	-	-	828	16,761
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	234	392	22	414	8,555	229	8,784	-	-	-	-	256	9	157	1	12,960	-	424	23,239
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	4	2	-	2	1,471	528	1,999	610	81	-	691	9	-	11	-	1,985	-	45	4,746
6	Claims O/S at End of the period	853	674	1	675	15,193	39,195	54,388	42,262	1,862	279	44,403	698	32	707	37	18,417	-	1,350	121,560
	Less than 3 months	453	347	-	347	15,052	2,421	17,473	41,695	1,645	261	43,601	403	8	255	-	426	-	320	63,286
	3 months to 6 months	178	100	-	100	102	2,013	2,115	524	180	11	715	201	14	133	-	9	-	133	3,598
	6 months to 1 year	133	92	-	92	39	3,595	3,634	43	37	7	87	48	2	241	-	183	-	185	4,605
	1year and above	89	135	1	136	-	31,166	31,166	-	-	-	-	46	8	78	37	17,799	-	712	50,071

(₹ in Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	165,339	10,545	623	11,167	7,209	400,503	407,712	25,670	6,401	58	32,129	1,639	466	21,309	6,191	10,144	-	43,530	699,627
2	Claims reported during the period	94,053	7,617	16	7,633	87,225	59,825	147,051	317,107	18,668	1,203	336,978	2,371	289	8,960	706	52,264	-	32,657	682,960
	(a) Booked During the period	93,073	7,462	(18)	7,444	85,079	56,590	141,669	310,839	16,601	1,122	328,562	2,302	289	8,677	708	52,264	-	32,903	667,890
	(b) Reopened during the Period	980	155	34	189	2,146	3,235	5,382	6,268	2,067	82	8,416	69	-	283	(2)	-	-	(247)	15,071
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	39,582	6,982	39	7,020	80,247	67,032	147,279	285,704	12,992	1,048	299,743	1,137	53	8,153	206	51,306	-	30,631	585,110
	(a) paid during the period	39,582	6,982	39	7,020	80,247	67,032	147,279	285,704	12,992	1,048	299,743	1,137	53	8,153	206	51,306	-	30,631	585,110
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	1,469	318	0	318	1,676	8,812	10,487	10,599	2,910	18	13,527	13	121	232	-	-	-	909	27,076
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	3,452	812	0	812	3,700	1,417	5,117	6,080	1	-	6,081	664	38	1,381	5	1,961	-	2,412	21,924
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	3	0	-	0	304	807	1,111	77	15	-	93	43	-	13	-	140	-	20	1,423
6	Claims O/S at End of the period	214,889	10,050	600	10,650	8,812	383,068	391,880	40,394	9,167	195	49,756	2,196	543	20,502	6,686	9,140	-	42,235	748,477
	Less than 3 months	53,803	1,826	-	1,826	7,926	19,931	27,858	38,709	7,417	192	46,318	923	29	3,762	-	6	-	2,992	137,518
	3 months to 6 months	24,341	1,034	19	1,053	533	18,196	18,729	1,497	953	3	2,452	659	61	3,063	0	3	-	2,060	52,421
	6 months to 1 year	43,825	1,997	-	1,997	353	33,436	33,790	189	797	0	986	249	41	3,195	1	20	-	6,699	90,801
	1year and above	92,919	5,194	581	5,774	-	311,504	311,504	-	-	-	-	366	412	10,481	6,685	9,110	-	30,485	467,736

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-39- AGEING OF CLAIMS

For the quarter ending September 30, 2026

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid (₹ in Lakhs)							Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)	
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	627	205	63	45	30	-	-	5,882	2,165	1,627	4,324	7,564	1,434	129	970	23,125	
2	Marine Cargo	4,949	173	69	22	4	20	-	1,412	533	1,342	579	249	87	15	5,237	4,218	
3	Marine Other than Cargo	-	-	-	-	-	-	-	10	-	-	-	10	-	15	-	35	
4	Motor OD	89,226	1,795	343	50	3	-	-	38,231	5,087	1,746	634	(2)	-	-	91,417	45,696	
5	Motor TP	97	91	203	438	1,137	592	338	672	743	1,716	3,690	14,003	8,911	5,172	2,896	34,906	
6	Health	233,555	11,334	475	23	-	-	-	140,881	10,224	1,248	227	-	-	-	245,387	152,579	
7	Personal Accident	1,079	856	147	24	-	-	-	2,793	1,742	1,352	313	-	-	-	2,106	6,200	
8	Travel	214	61	19	1	-	-	-	608	60	26	7	-	-	-	295	701	
9	Workmen's Compensation	20	112	114	37	8	-	-	89	160	275	74	31	-	-	291	629	
10	Public/ Product Liability	3	1	11	-	-	-	-	2	1	8	-	4	-	-	15	15	
11	Engineering	5,337	167	26	36	19	-	-	1,004	269	217	1,297	1,012	35	1	5,585	3,835	
12	Aviation	-	-	-	-	-	-	-	34	-	-	-	-	-	0	-	34	
13	Crop Insurance	864,052	-	35	4,476	-	-	-	25,495	0	(0)	(40)	-	-	-	868,563	25,455	
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	9,118	211	30	15	7	1	-	6,201	895	304	1,120	6,802	28	-	9,382	15,351	

Upto the Quarter ending March 31, 2026

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)	
		upto 1 month	> 1 month and ≤ 3 months	> 3 months and ≤ 6 months	> 6 months and ≤ 1 year	> 1 year and ≤ 3 years	> 3 years and ≤ 5 years	> 5 years	upto 1 month	> 1 month and ≤ 3 months	> 3 months and ≤ 6 months	> 6 months and ≤ 1 year	> 1 year and ≤ 3 years	> 3 years and ≤ 5 years	> 5 years			
1	Fire	1,163	304	113	95	57	1	-	7,123	3,053	4,137	8,989	14,259	1,610	412	1,733	39,582	
2	Marine Cargo	9,183	322	115	56	9	20	-	2,352	1,071	1,699	1,650	103	92	15	9,705	6,982	
3	Marine Other than Cargo	-	-	-	-	-	-	-	10	-	-	-	14	-	15	-	39	
4	Motor OD	175,716	3,411	658	70	9	-	-	7,713	68,362	3,275	900	(3)	-	-	179,864	80,247	
5	Motor TP	220	146	340	730	2,222	1,151	790	2,723	1,160	2,750	6,234	26,834	16,792	10,539	5,599	67,032	
6	Health	441,630	18,475	729	29	-	-	-	265,592	17,737	2,082	293	-	-	-	460,863	285,704	
7	Personal Accident	2,624	1,690	258	46	-	-	-	5,943	4,376	2,109	564	-	-	-	4,618	12,992	
8	Travel	452	111	24	1	-	-	-	916	97	28	7	-	-	-	588	1,048	
9	Workmen's Compensation/ Employer's liability	37	171	240	119	16	-	-	143	255	450	182	106	-	0	583	1,137	
10	Public/ Product Liability	3	4	11	-	-	-	-	2	3	8	-	4	-	35	18	53	
11	Engineering	13,753	501	186	74	44	-	-	2,249	797	549	2,381	2,133	42	2	14,558	8,153	
12	Aviation	1	-	-	-	-	-	-	205	-	0	-	-	-	0	1	206	
13	Crop Insurance	1,914,756	1,674	14	4,476	39	1	-	51,498	73	(324)	(40)	41	59	-	1,920,960	51,306	
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	18,438	295	87	56	17	1	-	14,234	2,581	461	1,569	11,859	35	(107)	18,894	30,631	



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-41 OFFICES INFORMATION
Statement as on September 30, 2026

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		256
2	No. of branches approved during the year		-
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	10
5	No. of branches closed during the year		4
6	No of branches at the end of the year		262
7	No. of branches approved but not opened		-
8	No. of rural branches		1
9	No. of urban branches		261
10	No. of Directors:-		
	(a) Independent Director		6
	(b) Executive Director		2
	(c) Non-Executive Director		4
	(d) Women Director (Non-Executive)		1
	(e) Whole time director		-
11	No. of Employees		
	(a) On-roll:		11,669
	(b) Off-roll:		439
	(c) Total		12,108
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		90,043
	(b) Corporate Agents-Banks		23
	(c)Corporate Agents-Others		203
	(d) Insurance Brokers		808
	(e) Web Aggregators		19
	(f) Insurance Marketing Firm		287
	(g) Motor Insurance Service Providers (DIRECT)		895
	(h) Point of Sales persons (DIRECT)		62,673
	(i) Other as allowed by IRDAI		
	- Common Service Centres		1

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11,686	149,251
Recruitments during the quarter	1,243	6,556
Attrition during the quarter	821	855
Number at the end of the quarter	12,108	154,952

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS
Statement as on September 30, 2026

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Keki M. Mistry	Non - Executive - Chairman	Non - Executive Director	
2	Ms. Renu S. Karnad	Non - Executive Director	Non - Executive Director	
3	Mr. Theodoros Kokkalas	Non - Executive Director	Non - Executive Director	
4	Mr. Edward Ler	Non - Executive Director	Non - Executive Director	
5	Mr. Bernhard Steinruecke	Independent Director	Non - Executive Director	Ceased to be an Independent Director of the Company with effect from the close of business hours on September 08, 2026, upon completion of the second consecutive term of five (5) years.
6	Mr. Mehernosh B. Kapadia	Independent Director	Non - Executive Director	Ceased to be an Independent Director of the Company with effect from the close of business hours on September 08, 2026, upon completion of the second consecutive term of five (5) years.
7	Mr. Arvind Mahajan	Independent Director	Non - Executive Director	
8	Mr. Ameet P. Hariani	Independent Director	Non - Executive Director	
9	Dr. Rajgopal Thirumalai	Independent Director	Non - Executive Director	
10	Mr. Vinay Sanghi	Independent Director	Non - Executive Director	
11	Mr. Subodh Kumar Jaiswal	Independent Director	Non - Executive Director	
12	Mr. Natarajan Srinivasan	Independent Director	Non - Executive Director	
13	Mr. Parthanil Ghosh	Managing Director & CEO	Managing Director & CEO	
14	Mr. Samir H. Shah	Deputy Managing Director	Deputy Managing Director	
15	Mr. Ankur Bahorey	Director & Chief Business Officer	Director & Chief Business Officer	
16	Ms. Sudakshina Bhattacharya	President & Chief Human Resources Officer	Human Resources	
17	Mr. Sriram Naganathan	President & Chief Technology Officer	Information Technology	
18	Mr. Ashok Kumar Tyagi	Chief Financial Officer	Finance	
19	Mr. Anshul Mittal	Appointed Actuary	Actuarial	
20	Mr. Sanjay Kulshrestha	Chief Investment Officer	Investment	
21	Mr. Chirag Sheth	Chief Risk Officer	Risk Management	Demitted office as the Chief Risk Officer w.e.f. from close of business hours on September 15, 2026.
22	Mr. Sanjay Mishra	Chief Risk Officer	Risk Management	Re-positioned as the Chief Risk Officer w.e.f. from September 16, 2026.
23	Ms. Vyoma Manek	Chief Compliance Officer	Compliance	
24	Mr. Shubhradip Bose	Company Secretary	Secretarial	

Notes:-

(a) "Key Management Person" as defined under IRDAI (Corporate Governance for insurers) Regulations, 2024 read with IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Upto the Quarter ending September 30, 2026

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ in Lakhs)	Sum Assured (₹ in Lakhs)
1	FIRE	Rural	90,516	7,962	14,808,408
		Social	0	0	0
2	MARINE CARGO	Rural	9,990	1,405	4,527,593
		Social	0	0	0
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social	0	0	0
4	MOTOR OD	Rural	413,977	19,528	1,143,779
		Social	0	0	0
5	MOTOR TP	Rural	253,133	8,181	119,580
		Social	0	0	0
6	HEALTH	Rural	1,067,109	26,051	2,666,443
		Social	0	0	0
7	PERSONAL ACCIDENT	Rural	297,583	2,654	4,838,867
		Social	8,404,793	1,680	18,284,172
8	TRAVEL	Rural	2,943	186	8,991
		Social	0	0	0
9	Workmen's Compensation/ Employer's liability	Rural	1,203	317	309,198
		Social	0	0	0
10	Public/ Product Liability	Rural	65	30	148,617
		Social	0	0	0
11	Engineering	Rural	630	2,319	1,732,618
		Social	0	0	0
12	Aviation	Rural	1	167	571,113
		Social	0	0	0
13	Weather / Crop	Rural	5,725,599	123,390	1,312,739
		Social	6,470,130	108,312	1,391,196
14	Miscellaneous	Rural	226,027	1,411	3,546,832
		Social	0	0	0
	Total	Rural	7,674,799	193,600	35,734,777
		Social	14,874,923	109,992	19,675,368

**FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)**

- (i) Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
(ii) Registration No.146 and Date of Registration with the IRDAI:09/07/2010
(iii) Gross Direct Premium Income during immediate preceding FY 2026: ₹1,502,520 Lakhs
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY 2026: ₹112,472 Lakhs
(v) Obligation of the Insurer to be met in a financial year 2026-27 is _____ Lakhs

Statement Period: Quarter ending September 30, 2026

Items	(₹ in Lakhs)	
	For the quarter ended September 30, 2026	Upto the quarter ended September 30, 2026
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance	-	-
Business Premium	-	-
Total Gross Direct Premium Income	-	-

Notes: With reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same.

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-45-GREIVANCE DISPOSAL

Statement as on September 30, 2026

GRIEVANCE DISPOSAL							
Sl No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal Related	-	49	16	-	32	93
b)	Claims Related	19	1,778	524	132	1,121	2,837
c)	Policy Related	12	766	421	4	346	1,223
d)	Premium Related	1	157	65	-	92	273
e)	Refund Related	-	128	66	-	61	223
f)	Coverage Related	-	29	6	2	21	50
g)	Cover Note Related	-	-	-	-	-	2
h)	Product Related	-	53	14	1	37	102
i)	Others	4	529	157	3	373	797
	Total	36	3,489	1,269	142	2,083	5,600
2	Total No. of policies during previous year:	15,072,261					
3**	Total No. of claims during previous year:	3,844,744					
4	Total No. of policies during current year:	24,621,024					
5**	Total No. of claims during current year:	2,641,064					
6#	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.80					
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	10.74					

Total number of policy complaints includes all complaints other than those reported under "Claims" and "Others"

** Total number of claims have been considered as intimated claims

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	31	100%	-	0%	31	100%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	31	100%	-	0%	31	100%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010 Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE										
Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended September 30, 2026										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Recommendation of	Vote (For / Against)	Reason for the Vote Decision
1	02/07/2026	Tata Steel Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026 Adoption of consolidated financial statements for the year ended 31 March 2026 Declare dividend of Rs. 4.0 per fully paid equity share (face value Re. 1.0 each) for FY26 Reappoint Koushik Chatterjee (DIN: 00004989) as Director, liable to retire by rotation Ratify remuneration of Rs. 3.5 mn payable to Shome & Banerjee as cost auditors for FY27 Approve material related party transactions with Tata Capital Limited (TCL), a subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 150.6 bn for FY27 Approve material related party transactions with Tata International West Asia DMCC (TIWA), a subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 57.15 bn for FY27 Approve material related party transactions between Tata Steel UK Limited (TSUK), a wholly owned subsidiary of Tata Steel Limited and Tata International West Asia DMCC (TIWA) a subsidiary of Tata Sons Private Limited (promoter company) aggregating Rs. 67.0 bn for FY27	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations. The proposed transactions are in the ordinary course of business and at arm's length price. The proposed transactions are in the ordinary course of business and at arm's length price.
2	03/07/2026	Nestle India Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 To confirm payment of interim dividend of Rs. 7.0 and declare final dividend of Rs. 5.0 per equity share (face value Re 1.0) for FY26 Reappoint Mandeep Singh Chhatwal (DIN: 11387157) as Non-Executive Non-Independent Director, liable to retire by rotation Approve remuneration of Rs. 264,000 to Ramanath Iyer & Co., Cost Accountants, as cost auditor for FY27	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
3	03/07/2026	Oil and Natural Gas Corporation Limited	Postal Ballot (PB)	Shareholders	Approve material related party transactions with ONGC Videsh Roumas Limited (OYRL) and Beas Rouma Energy Mozambique Limited (BREML), step down subsidiaries, up to USD 2.4 bn (Rs. 231.9 bn) Approve material related party transaction for extending guarantee in the form of Debt Service Undertaking (DSU) towards the participating interest held by OYRL and BREML in Area-1 Offshore Mozambique Project not exceeding USD 3.1 bn (Rs.291.8 bn) up to FY33	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price. The proposed transactions are in the ordinary course of business and at arm's length price.
4	08/07/2026	Tata Motors Passenger Vehicles Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026 Adoption of consolidated financial statements for the year ended 31 March 2026 Approve dividend of Rs. 3.0 per equity share of face value of Rs 2.0 each for FY26 Reappoint N Chandrasekaran (DIN: 00121863) as Non-Executive Non-Independent Director, liable to retire by rotation Reappoint Al-Noor Ramji (DIN:00220865) as Independent Director from 1 May 2027 till 17 May 2029 Authorize the board to appoint branch auditors Ratify remuneration of Rs. 0.9 mn for Mani & Co. as cost auditors for FY27 Approve related party transactions of the company and Tata Passenger Electric Mobility Ltd (TPEML), a wholly owned subsidiary, with Fiat India Automobiles Private Ltd (FIAPL), a joint operations company, during FY27 Approve related party transactions of Jaguar Land Rover Limited, a subsidiary, with Agratas Energy Storage Solutions Private Limited (Agratas India) and Agratas Limited (Agrates UK) collectively, the Agratas Group), subsidiaries of Tata Sons Private Limited	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. The proposed transactions are in the ordinary course of business and at arm's length price. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations. The proposed transactions are in the ordinary course of business and at arm's length price. The proposed transactions are in the ordinary course of business and at arm's length price.





Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010 Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE									
Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended September 30, 2026									
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Vote (For / Against)	Reason for the Vote Decision
5	10/07/2026	Industrial Bank Limited	Postal Ballot (PB)	Shareholders	Appoint Nilesh Shivji Vikamsey (DIN: 00031213) as independent Director for four years from 24 April 2026 till 23 April 2030	Yes	For	For	The Appointment is in line with statutory requirements.
					Appoint Ravindra Babu Garkipati (DIN: 00984163) as independent Director for four years from 24 April 2026 till 23 April 2030	Yes	For	For	The Appointment is in line with statutory requirements.
6	17/07/2026	Roadstar Infra Investment Trust	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Adoption of valuation report for the year ended 31 March 2026, issued by Ernst & Young Merchant Banking Services LLP, the valuer	Yes	For	For	As per IAS, the valuation report is prepared in compliance with SEBI InvIT Regulations and the valuer has confirmed that the valuation of InvIT Asset is carried out on a fair and unbiased basis.
					Approve increase in limit of aggregate borrowing and deferred payments up to 49% of Roadstar InvIT's assets	Yes	For	For	As per IAS, The InvIT plans to utilize these funds to refinance the existing debt of its SPVs, creating a more efficient capital structure with competitive financing costs that align with prevailing market conditions to enhance unitholder returns.
7	17/07/2026	Tech Mahindra Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Adoption of consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Confirm interim dividend of Rs. 15.0 per share and approve final dividend of Rs. 36.0 per equity share of face value of Rs. 5.0 each for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Reappoint Dr. Anish Shah (DIN: 02718429) as Non-Executive Non-Independent Director, liable to retire by rotation	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Appoint Krishnam Parasramka (DIN: 07632711) as Director under Section 160 of the Companies Act, 2013 from 17 July 2026	Yes	Against	Against	We agree with the IAS's points regarding experience and eligibility of the candidate. We therefore recommend voting against this resolution.
8	20/07/2026	Mahindra Logistics Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Adoption of consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Approve final dividend of Rs. 2.5 per share (face value Rs. 10.0) for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Reappoint Dr. Anish Shah (DIN: 02718429) as Non-Executive Non-Independent Director, liable to retire by rotation	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Reappoint Arneet Hariari (DIN: 00087866) as Independent Director for five years from 1 May 2027	Yes	Against	Against	IIAS has highlighted that the candidate has been on the Board of another promoter group company, due to which he would be completing 10 years of association with the promoter group, during the proposed tenure. Hence, IIAS advises the appointment to be under the non-independent category. We have gone through the company's response to the same and we feel that some of the points highlighted in the company's response, carry strong merit - these being 1) smooth transition and availability of continued guidance to the new management of the company 2) candidate possessing skills and expertise relevant to the company's business. There are a few other points as well. The appointment is in compliance with the applicable provisions of the Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. In light of the above, we recommend voting in favour of this resolution as well.
					Approve material related party transactions not exceeding Rs. 45.8 bn with Mahindra & Mahindra Limited (M&M), promoter and holding company, for one year from the AGM of 2026 till the AGM of 2027	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
9	21/07/2026	Bajaj Auto Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Approve dividend of Rs. 150.0 per equity share of face value Rs. 10.0 for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Reappoint Sanjay Bajaj (DIN: 00014615) as Non-Executive Non-Independent Director, liable to retire by rotation	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Ratify remuneration of Rs. 0.5 mn to R.B. Laddha & Co., Cost Accountants as cost auditors for FY27	Yes	For	For	The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
					Approve payment of commission upto 1% of net profits to Non-Executive Directors for five years from 1 April 2026 and in the event of no profits/inadequate profits as per limits specified under regulations.	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Appoint Rakesh Sharma (DIN: 08362670) as Joint Managing Director, liable to retire by rotation, for three years from 1 June 2026 to 31 March 2029 and fix his remuneration	Yes	For	For	His appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business.
10	23/07/2026	Dr. Reddy's Laboratories Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Declare dividend of Rs. 8.0 per equity share (face value of Rs. 1.0) for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Reappoint K. Satish Reddy (DIN: 00129701) as Director, liable to retire by rotation	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Appoint Debash Haskani & Sells, LLP as statutory auditors for five years from conclusion of FY26 AGM to conclusion of FY31 AGM and fix their remuneration	Yes	For	For	The statutory auditors appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business.
					Reappoint K.P. Krishnan (DIN: 01099097) as an independent Director for five years from 7 January 2027	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Appoint Srikanth Velamakanni (DIN: 01722758) as an independent Director for five years from 1 July 2026	Yes	For	For	The Appointment is in line with statutory requirements.
					Ratify remuneration payable of Rs. 900,000 to Sagar & Associates as cost auditors for FY27	Yes	For	For	The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010 Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE									
Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended September 30, 2026									
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Vote (For / Against)	Reason for the Vote Decision
11	27/07/2026	Life Insurance Corporation of India	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Adoption of consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Adoption of annual report for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Declare final dividend of Rs. 10.0 per equity share of face value Rs. 10.0 each for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Appoint Zonal and Divisional auditors for five years from the conclusion of the 2026 AGM and fix their remuneration	Yes	For	For	The auditors appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business.
					Appoint Sanjay Lohiya (DIN: 07151125) as Government Nominee Director from 13 May 2026 until further orders	Yes	For	Against	The Appointment is in line with statutory requirements.
					Approve related party transactions with LIC Mutual Fund Asset Management Limited from FY26 AGM till the FY27 AGM for a period not exceeding fifteen months	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
12	29/07/2026	K. P. R. Mill Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Approve final dividend of Rs. 2.5 per equity share of face value of Re. 1.0 for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Reappoint C. R. Anandharajin (DIN: 00003748) as Director liable to retire by rotation	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Ratify remuneration of Rs. 50,000 to B. Venkateshwar as cost auditor for FY27	Yes	For	For	The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
13	30/07/2026	Sanvardhana Motherson International Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Approve final dividend of Re. 0.25 per equity share of face value of Re. 1.0 each for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Reappoint Laksh Vaasan Sehgal (DIN: 00048584) as Non-Executive Non-Independent Director, liable to retire by rotation	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Reappoint Pankaj Mittal (DIN: 00194931) as Whole-time Director designated as President for five years from 1 October 2026 to 30 September 2031 and revise his remuneration from 1 April 2026 till the end of his tenure	Yes	For	For	The Re-appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business.
					Reappoint Ms. Rekha Sethi (DIN: 06809515) as Independent Director for five years from 10 August 2026	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Approve related party transactions with Motherson Sumi Wiring India Limited (MSWI) up to Rs. 85.0 bn from the conclusion of 2026 AGM to the 2027 AGM or 15 months from 2026 AGM, whichever is earlier	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve loans/intercorporate deposits for up to Rs. 3.0 bn and additional corporate guarantees for loans up to Rs. 38.1 bn to Motherson Electronic Components Private Limited, a subsidiary company	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve loans, guarantees or provide security up to an additional amount of Rs. 2.0 bn over and above Rs. 591.9 bn as on 31 March 2026	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Ratify remuneration of Rs. 450,000 to M.R. Vyas and Associates as cost auditors for FY27	Yes	For	For	The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
14	30/07/2026	Bajaj Finance Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
					Declare dividend of Rs. 6.0 per equity share (face value Rs. 1.0) for FY26	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve not to fill casual vacancy caused by the retirement of Rajiv Bajaj (DIN: 00018262), Non-Executive Non-Independent Director, who does not seek to be reappointed	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve change in status of Sanjiv Bajaj (DIN: 00014615) as a director liable to retire by rotation from a director not liable to retire by rotation	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Reappoint Pramit Jhaveri (DIN: 00186137) as Independent Director for five years from 1 August 2026	Yes	For	For	The Re-appointment is in line with statutory requirements.
					Approve related party transactions with Bajaj Housing Finance Limited (BHFL), an 88.8% listed subsidiary, up to Rs. 181.52 bn from 2026 AGM to the 2027 AGM	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve increase in borrowing limit to Rs. 5.5 tn from Rs. 3.75 tn	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve creation of encumbrances/ charge/ mortgage/ hypothecation/ lien on company's assets for borrowings up to Rs. 5.5 tn	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve issue of non-convertible debentures through private placement	Yes	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.









Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED Registration No. 146 and Date of Registration with the IRDAI: July 05, 2010 Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE								
Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended September 30, 2026								
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Reason for the Vote Decision
26	12/08/2026	HCL Technologies Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 Reappoint Ms. Shikhar Malhotra (DIN: 00779720) as Non-Executive Non-Independent Director, liable to retire by rotation Appoint Jacob Christian Dahl (DIN: 11758422) as Independent Director for five years from 12 July 2026	Yes Yes Yes	For For For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The Re-appointment is in line with statutory requirements. The appointment is in line with statutory requirements.
27	13/08/2026	Endurance Technologies Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026 Adoption of consolidated financial statements for the year ended 31 March 2026 Approve dividend of Rs. 11.5 per equity share of face value of Rs. 10.0 each for FY26 Reappoint Massimo Venuti (DIN: 36889772) as Non-Executive Non-Independent Director, liable to retire by rotation Approve remuneration of Rs. 0.6 mn payable to Jayant R. Gollande, cost auditor for FY27	Yes Yes Yes Yes Yes	For For For For For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at am's length price. The Re-appointment is in line with statutory requirements. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
28	14/08/2026	SBI Life Insurance Company Limited	Annual General Meeting (AGM)	Shareholders	Adoption of financial statements for the year ended 31 March 2026, including the comments of the Comptroller and Auditor General of India Confirm interim dividend of Rs. 2.7 per equity share of face value Rs. 10.0 as final dividend for FY26 Approve remuneration to statutory auditors, to be appointed by the Comptroller and Auditor General of India for FY27 Approve revision in remuneration of Amit Jhangran (DIN: 1025900), Managing Director and Chief Executive Officer from 1 April 2026 to 31 January 2027, subject to approval of IRDAI	Yes Yes Yes Yes	For For For For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at am's length price. The total remuneration proposed to be paid to the statutory auditors in FY27 is reasonable compared to the size and scale of the company's operations. His estimated remuneration commensurates with the size and complexity of the business.
29	20/08/2026	The Ramco Cements Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 Declare a final dividend of Rs. 2.5 per equity share (face value Re.11) for FY26 Reappoint P. R. Venkateshna Raja (DIN: 00331406) as Director, liable to retire by rotation Approve remuneration of Rs. 750,000 payable to Gireyes & Co. Cost Accountant as cost auditors for FY27	Yes Yes Yes Yes	For For For For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at am's length price. The Re-appointment is in line with statutory requirements. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
30	20/08/2026	Reliance Industries Limited (RIL)	Postal Ballot (PB)	Shareholders	Approve material related party transactions of Reliance Industries Limited (RIL) or its successor entity with Reliance Consumer Products Limited (RCPL) or its successor entity for transfer of resources by way of investments in securities / debt instruments / loans / advances / guarantees upto Rs. 250.0 bn outstanding at any point in time from FY27 to FY29 Approve material related party transactions between Reliance Retail Ventures Limited (RRVL) or its successor entity and Reliance Retail Limited (RRL) or its successor entity for transfer of resources by way of investments in securities / debt instruments / loans / advances / guarantees upto Rs. 1,200.0 bn outstanding at any point in time from FY27 to FY32 Alter the Objects Clause of the Memorandum of Association (MoA)	Yes Yes Yes	For Against For	The proposed transactions are in the ordinary course of business and at am's length price. The proposed transactions are in the ordinary course of business and at am's length price. The proposed transactions are in the ordinary course of business and at am's length price.





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Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended September 30, 2026										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Recommendation of	Vote (For / Against)	Reason for the Vote Decision
31	21/08/2026	ICICI Bank Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 Approve dividend of Rs. 12.0 per equity share of face value of Rs. 2.0 each for FY26 Reappoint Sandeep Bakhshi (DIN: 00109206) as Director, liable to retire by rotation Appoint Acharya Bhalla (DIN: 07423221) as Independent Director for five years from 1 June 2026 Appoint Mrugank Paranjape (DIN: 02162026) as Independent Director for five years from 1 August 2026 Reappoint Ms. Vibha Paul Rishi (DIN: 05180796) as Independent Director from 23 January 2027 till 31 December 2028 Approve revision in remuneration to Sandeep Bakhshi (DIN: 00109206) as MD & CEO from 1 April 2026 Approve revision in remuneration of Sandeep Batra (DIN: 03620913) as Executive Director from 1 April 2026 Approve revision in remuneration of Rakesh Jha (DIN: 00042075) as Executive Director from 1 April 2026 Approve revision in remuneration of Ajay Kumar Gupta (DIN: 07580795) as Executive Director from 1 April 2026 Reappoint Sandeep Bakhshi (DIN: 00109206) as Managing Director & Chief Executive Officer for two years from 4 October 2026 and fix his remuneration Reappoint Ajay Kumar Gupta (DIN: 07580795) as Whole-time Director designated as Executive Director for two years from 27 November 2026 and fix his remuneration Approve material related party transactions with ICICI Prudential Life Insurance Company Limited, a 50.84% subsidiary, upto Rs. 397.5 bn for FY28 Approve material related party transactions with ICICI Lombard General Insurance Company Limited, a 51.18% subsidiary, upto Rs. 177.7 bn for FY28 Approve material related party transactions with India Infradebt Limited, a 42.33% associate, upto Rs. 181.0 bn for FY28 Approve material related party transactions between ICICI Securities Primary Dealership Limited, an unlisted wholly owned subsidiary with ICICI Prudential Life Insurance Company Limited, a 50.84% subsidiary, upto Rs. 303.0 bn for FY28 Approve material related party transactions between ICICI Securities Primary Dealership Limited, an unlisted wholly owned subsidiary with ICICI Lombard General Insurance Company Limited, a 51.18% subsidiary, upto Rs. 127.7 bn for FY28 Approve material related party transactions between ICICI Securities Primary Dealership Limited, an unlisted wholly owned subsidiary with India Infradebt Limited, a 42.33% associate, upto Rs. 141.0 bn for FY28	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at am's length price. The Re-appointment is in line with statutory requirements. The appointment is in line with statutory requirements. The appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. His estimated remuneration commensurates with the size and complexity of the business. His estimated remuneration commensurates with the size and complexity of the business. His estimated remuneration commensurates with the size and complexity of the business. His re-appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business. His re-appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business. The proposed transactions are in the ordinary course of business and at am's length price. The proposed transactions are in the ordinary course of business and at am's length price. The proposed transactions are in the ordinary course of business and at am's length price. The proposed transactions are in the ordinary course of business and at am's length price.
32	24/08/2026	Astral Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 Confirm interim dividend of Rs. 1.5 per equity share and declare final dividend of Rs. 2.5 per equity share (face value of Rs. 1) for FY26 Reappoint Hiranand Savlani (DIN: 07023661), as Director, liable to retire by rotation Reappoint Sandeep Engineer (DIN: 00067112) as Managing Director for five years from 1 April 2027 and fix his remuneration, attaining the age of 70 years during his tenure Approve remuneration of Rs. 275,000 for V. H. Savaliya & Associates, as cost auditors for FY27	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at am's length price. The Re-appointment is in line with statutory requirements. While we understand and appreciate Sandeep Engineer's credentials and contribution to the company's growth, we agree with IAS's objection to a promoter also being the Chairman of Audit Committee. Additionally, we also agree to IAS's points on certain aspects of his proposed remuneration, including lack of absolute cap on his commission. We therefore recommend voting against this resolution. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.

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Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended September 30, 2026										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Vote (For / Against)	Reason for the Vote Decision	
33	27/08/2026	IndusInd Bank Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 Approve final dividend of Rs. 1.5 per equity share of face value of Rs. 10.0 per share for FY26 Reappoint Sudip Basu (DIN: 09743988) as Director, liable to retire by rotation Approve payment of remuneration to Joint Statutory Auditors – Borkar & Muzumdar and Chokshi & Chokshi LLP for FY27 Approve issuance of debt securities on a private placement basis up to a limit of Rs. 200.0 bn Approve issuance of securities up to a limit of Rs. 100.0 bn Approve revision in remuneration of Rajiv Anand (DIN: 02541753) as Managing Director and CEO, from 1 April 2026 till the next cycle of revision of remuneration Appoint Ganesh Sankaran (DIN: 07580955) as Whole time Director designated as Executive Director for three years from 4 August 2026 and fix his remuneration Appoint Jagdeep Mallareddy (DIN: 07492539) as Whole time Director designated as Executive Director for three years from 4 August 2026 and fix his remuneration Appoint Ms. Mini Ipe (DIN: 07791184) as Independent Director for four years from 3 August 2026	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations. The proposed transactions are in the ordinary course of business and at arm's length price. The proposed transactions are in the ordinary course of business and at arm's length price. His estimated remuneration commensurates with the size and complexity of the business. The appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business. The appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business. The appointment is in line with statutory requirements.
34	27/08/2026	NTPC Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026 Adoption of consolidated financial statements for the year ended 31 March 2026 Confirm two interim dividends of Rs. 2.75 each per equity share and approve final dividend of Rs. 3.5 per equity share of face value of Rs. 10.0 per share for FY26 Reappoint Sharmugha Sundaram Kothandapani (DIN: 10347322) as Director (Projects), liable to retire by rotation Reappoint Ravindra Kumar (DIN: 10523088) as Director (Operations), liable to retire by rotation Authorize the board to fix remuneration of statutory auditors appointed by the Comptroller and Auditor General of India for FY27 Ratify remuneration of Rs. 4,737,000 payable to cost auditors for FY27 Approve issuance of Non-Convertible Debentures (NCDs)/bonds on a private placement basis up to Rs. 120.0 bn during one year from the date of the FY26 AGM or till FY27 AGM, whichever is earlier Appoint Dr. Som Nath Sachdeva (DIN:11837324) as Independent Director for three years from 18 July 2026	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. The total remuneration proposed to be paid to the statutory auditors in FY27 is reasonable compared to the size and scale of the company's operations. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations. The proposed transactions are in the ordinary course of business and at arm's length price. The appointment is in line with statutory requirements.
35	30/08/2026	Havells India Limited	Postal Ballot (PB)	Shareholders	Appoint Ashish Dhawan (DIN: 00015111) as Independent Director for five years from 19 June 2026 Appoint Ms. Shanti Ekambaram (DIN: 00004889) as Independent Director for five years from 19 June 2026	Yes	Against	Against	Against	We recommend voting against the resolution, given the pecuniary relationship between IFRE (thecandidate is a Director on its Board) and the company, which in our view (aligned with IAS), renders the candidate non-independent. We therefore recommend voting against this resolution. The appointment is in line with statutory requirements.
36	31/08/2026	Maruti Suzuki India Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone financial statements for the year ended 31 March 2026 Adoption of consolidated financial statements for the year ended 31 March 2026 Approve final dividend of Rs. 140.0 per equity share (face value Rs. 5.0 each) for FY26 Reappoint Kazunori Yamaguchi (DIN: 07961388) as Director, liable to retire by rotation Reappoint Toshihiro Suzuki (DIN: 06709846) as Non-Executive Non-Independent Director, liable to retire by rotation Ratify remuneration of Rs. 715,000 to R.J. Goel & Co as cost auditor for FY27	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
37	03/09/2026	L&T Technology Services Limited	Postal Ballot (PB)	Shareholders	Reappoint Luis Miranda (DIN: 01055493) as Independent Director for five years from 19 October 2026	Yes	Against	Against	Against	We recommend voting against the resolution. We agree with IAS's view that owing to the candidate's pecuniary relationship with the L&T group, his candidature cannot be considered under Independent Director.



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Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Vote (For / Against)	Reason for the Vote Decision	
38	05/09/2026	CRISIL Limited	Postal Ballot (PB)	Shareholders	Appoint Abhishek Tomar (DIN: 07093852) as Non-Executive Non-Independent Director liable to retire by rotation from 22 July 2026	Yes	For	For	The appointment is in line with statutory requirements.	
39	09/09/2026	Equitas Small Finance Bank Limited	Annual General Meeting (AGM)	Shareholders	Adoption of financial statements for the year ended 31 March 2026 Reappoint Balaji Nuthalapati (DIN: 08198456) as Director, liable to retire by rotation Appoint Sundaram & Srinivasan, Chartered Accountants as one of the joint statutory auditors for three years from the conclusion of 2026 AGM till the conclusion of 2029 AGM Approve aggregate audit fee not exceeding Rs. 12.3 mn to be paid to joint statutory auditors Suri & Co. and Sundaram & Srinivasan, Chartered Accountants for FY27 Reappoint Vasudevan P N (DIN: 01550885) as Managing Director & Chief Executive Officer for three years from 23 July 2026, liable to retire by rotation Approve remuneration payable to Vasudevan P N (DIN: 01550885) as Managing Director & CEO from 1 April 2026, subject to RRB approval Approve remuneration payable to Balaji Nuthalapati (DIN: 08198456) as Executive Director from 1 April 2026, subject to RRB approval Reappoint Ms. Geeta Dutta Goel (DIN: 02277155) as Independent Director for three years from 27 December 2026 Approve issue of securities/bonds/for other debt instruments up to Rs. 5.0 bn on a private placement basis Approve issuance of equity and equity linked securities upto Rs 12.5 bn through Qualified Institutional Placement (QIP)	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The Re-appointment is in line with statutory requirements. The appointment is in line with statutory requirements. The estimated remuneration commensurates with the size and complexity of the business. The Re-appointment is in line with statutory requirements. His estimated remuneration commensurates with the size and complexity of the business. His estimated remuneration commensurates with the size and complexity of the business. The Re-appointment is in line with statutory requirements. The proposed transactions are in the ordinary course of business and at arm's length price. The proposed transactions are in the ordinary course of business and at arm's length price.
40	21/09/2026	Aarti Industries Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 Approve dividend of Re. 1.0 per equity share of face value Rs. 5.0 each for FY26 Reappoint Ajay Kumar Gupta (DIN: 08619902), as Director, liable to retire by rotation Reappoint Suyog K. Kotecha (DIN: 10634964) as Director, liable to retire by rotation Reappoint Rakesh C. Gogi (DIN:0006291) as Non-Executive Non-Independent Director from 1 October 2026, liable to retire by rotation Appoint Suyog K. Kotecha (DIN: 10634964) as Managing Director for five years from 1 October 2026 and fix his remuneration Approve payment of commission of upto 1.0% of net profits to Non-Executive Directors from 1 April 2026 for five years, capped at Rs. 3.0 mn per annum per director Approve remuneration of Rs. 400,000 payable to Ketki Damji Visaria as cost auditor for FY27	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. The appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business. His estimated remuneration commensurates with the size and complexity of the business. The total remuneration proposed to be paid to the cost auditors in FY27 is reasonable compared to the size and scale of the company's operations.
41	22/09/2026	Capri Global Capital Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026 Declare final dividend of Re. 0.20 per equity share (face value of Rs. 1.0) for FY26 Reappoint Rajesh Sharma (DIN: 00020037) as Director, liable to retire by rotation Reappoint Ms. Nupur Mukherjee (DIN: 10061931) as an Independent Director for three years from 27 January 2027 Reappoint Shishir Priyadarshi (DIN: 03459204) as an Independent Director for five years from 27 January 2027 Approve amendments in the Employee Stock Option Plan 2009 (ESOP 2009) Approve increase in borrowing limits to Rs. 350.0 bn from Rs. 250.0 bn Approve creation of charges/ mortgages on company's assets for borrowings up to Rs. 350.0 bn Authorize conversion of loans/ financial assistance up to Rs. 350.0 bn (proposed borrowing limit) into equity shares Approve revision in commission payable to Non-Executive Directors including Independent Directors from 1 October 2026 to 30 September 2031 such that the Non-Executive Chairperson will be paid Rs. 6.0 mn per annum and all other Non-Executive directors will be paid Rs. 4.0 mn per annum and the aggregate commission will not exceed 1% of the net profits	Yes	For	For	For	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS). The proposed transactions are in the ordinary course of business and at arm's length price. The Re-appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. The Re-appointment is in line with statutory requirements. We however believe that the Board is well within its rights to design a competitive ESOP policy in order to attract, compensate and retain managerial talent. We therefore recommend voting in favour of this resolution as well. The proposed transactions are in the ordinary course of business and at arm's length price. The proposed transactions are in the ordinary course of business and at arm's length price. The proposed transactions are in the ordinary course of business and at arm's length price. His estimated remuneration commensurates with the size and complexity of the business.



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Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Comp	Recommendation of	Note (For / Against)
42	24/09/2026	Steel Authority of India Limited	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	Against	Against
					Reappoint Manish Raj Gupta (DIN:10905637) as Director, liable to retire by rotation	Yes	For	Against
					Reappoint Ash Verma (DIN: 10905643) as Director, liable to retire by rotation	Yes	For	Against
					Authorize the board to fix remuneration of statutory auditors appointed by the Comptroller and Auditor General of India for FY27	Yes	For	For
					Declare a final dividend of Rs. 2.3 per equity share (face value Rs. 10.0 per share) for FY26	Yes	For	Against
					Appoint Priya Ranjan (DIN:11450035) as Whole Time Director (in-charge Bokaro Steel Plant) from 24 December 2025 till the date of his superannuation i.e. 31 December 2029 or until further orders, whichever is earlier	Yes	For	Against
					Appoint T.N. Natarajan (DIN: 11589906) as Whole Time Director (Director - Commercial) from 19 March 2026 till his superannuation on 30 June 2031 or until further orders, whichever is earlier	Yes	For	Against
					Ratify remuneration of Rs. 1.4 mn payable to as cost auditors for FY27	Yes	For	Against
43	26/09/2026	Sun Pharmaceutical Industries Limited	Postal Ballot (PB)	Shareholders	Approve reclassification of Sudhir Vrudavandas Valia, Ms. Raksha Sudhir Valia and Ms. Krishna Vrudavandas Valia from 'promoter group' category to 'public' shareholder category	Yes	For	Against
44	27/09/2026	UTKARSH COREINVEST LIMITED	Annual General Meeting (AGM)	Shareholders	To receive, consider and adopt the Standalone and Consolidated Audited Financial Statements of the Company for the Financial Year ended March 31, 2026 and the Reports of the Board of Directors and Auditors thereon.	Yes	-	-
					To appoint a Director in place of Mr. Aditya Deepak Parekh DIN:02485038, who retires by rotation and being eligible, offers his candidature for re-appointment.	Yes	-	-
					To Re-Appoint Ms DMKH And Co. having Firm Registration Number 116886W as the Statutory Auditor for five years.	Yes	-	-
					To Approve the Annual Commission payable to the Chairperson for FY 2025-26.	Yes	-	-
					To Approve the Remuneration of Managing Director And CEO of the Company for the FY 2026-27.	Yes	-	-
45	28/09/2026	NMDC Steel Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of financial statements for the year ended 31 March 2026	Yes	Against	Against
					Reappoint Vinay Kumar (DIN : 10172521) as Director, liable to retire by rotation	Yes	For	Against
					Reappoint Joydeep Sengupta (DIN:10837095), as Director, liable to retire by rotation	Yes	For	Against
					Authorize the board to fix remuneration of statutory auditors appointed by the Comptroller and Auditor General of India for FY27	Yes	For	For
					Appoint Krishna Kumar Thakur (DIN: 10172666) as Director (Personnel) from 19 March 2026 or until further orders, whichever is earlier, liable to retire by rotation	Yes	For	Against
					Appoint Anurag Kapil (DIN: 06640383) as Director (Finance) from 31 March 2026 or until further orders, whichever is earlier, liable to retire by rotation	Yes	For	Against
					Appoint Vivek Nishant Nath (DIN: 11832511) as Director (Commercial) from 15 July 2026 or until further orders, whichever is earlier, liable to retire by rotation	Yes	For	Against
					Ratify remuneration of Rs. 137,000 to B. Mukhopadhyay & Co. as cost auditors for FY27	Yes	For	Against
46	28/09/2026	NMDC Ltd	Annual General Meeting (AGM)	Shareholders	Adoption of standalone and consolidated financial statements for the year ended 31 March 2026	Yes	Against	Against
					Confirm interim dividend of Rs. 2.5 and declare final dividend of Re. 1.0 per equity share of face value Re. 1.0 for FY26	Yes	For	For
					Reappoint Abhijeet Narendra (DIN: 07851224) as Non-Executive Non-Independent Director, liable to retire by rotation	Yes	Against	Against
					Reappoint Joydeep Sengupta (DIN: 10837095) as Director, liable to retire by rotation	Yes	For	Against
					Authorize the board to fix remuneration of joint statutory auditors to be appointed by the Comptroller and Auditor General of India for FY27	Yes	For	For
					Appoint Krishna Kumar Thakur (DIN: 10172666) as Director (Personnel) for five years from 19 March 2026 or until further orders, whichever is earlier, liable to retire by rotation	Yes	For	Against
					Appoint Anurag Kapil (DIN: 06640383) as Director (Finance) for five years from 31 March 2026 or until further orders, whichever is earlier, liable to retire by rotation	Yes	For	Against
					Appoint Vivek Nishant Nath (DIN: 11832511) as Director (Commercial) for five years from 15 July 2026 or until further orders, whichever is earlier, liable to retire by rotation	Yes	For	Against
					Approve payment of Rs. 880,000 to Sanjiban & Co., as cost auditors for FY27	Yes	For	For

