

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/MTD/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