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.