

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 JUNE 30, 2025****(₹ in Lakhs)**

Particulars	Schedule Ref. Form No.	As At June 30, 2025	As At June 30, 2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	72,583	71,497
RESERVES AND SURPLUS	NL-10	464,423	356,998
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		4,372	2,972
-Policyholders' Funds		15,707	13,717
BORROWINGS	NL-11	140,000	107,500
TOTAL		697,085	552,684
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	605,006	470,038
INVESTMENTS-Policyholders	NL-12A	2,173,810	2,169,111
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	54,805	46,988
DEFERRED TAX ASSET (Net)		2,627	4,209
CURRENT ASSETS			
Cash and Bank Balances	NL-15	21,920	16,409
Advances and Other Assets	NL-16	266,575	271,829
Sub-Total (A)		288,495	288,238
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	1,977,620	1,835,376
PROVISIONS	NL-18	450,037	590,524
Sub-Total (B)		2,427,658	2,425,900
NET CURRENT ASSETS (C) = (A - B)		(2,139,163)	(2,137,662)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		697,085	552,684

CONTINGENT LIABILITIES

Particulars	As At June 30, 2025	As At June 30, 2024
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	119,138	54,312
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	119,138	54,312

Note:

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 71,360 lakhs (June 30, 2024 ₹ 22,145 lakhs) towards service tax and goods and service tax (excluding interest & penalty). Appeals/replies against these demand orders/notices 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 ₹ 47,778 lakhs (June 30, 2024 ₹ 32,167 lakhs) towards income tax (excluding interest & penalty). Appeals against these demand orders are filed/ yet to be filed before the appropriate Authorities.