


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 JUNE 30, 2025

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		3,665	3,665	4,007	4,007
	(b) Marine Insurance		(616)	(616)	(464)	(464)
	(c) Miscellaneous Insurance		14,332	14,332	4,227	4,227
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		10,104	10,104	8,634	8,634
	(b) Profit on sale of investments		3,735	3,735	4,596	4,596
	(c) (Loss on sale/ redemption of investments)		(131)	(131)	(51)	(51)
	(d) Amortization of Premium / Discount on Investments		(207)	(207)	(268)	(268)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		30,882	30,882	20,681	20,681
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		59	59	70	70
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	24	24
	(c) Interest on subordinated debt		2,742	2,742	2,077	2,077
	(d) Expenses towards CSR activities		388	388	601	601
	(e) Penalties		50	50	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others					
	(g) Towards Remuneration of MD/CEO/WTD/Other KMPs		58	58	205	205
	(i) Amalgamation Expenses		-	-	-	-
	(ii) Bad & Doubtful Investments written off		-	-	-	-
	(iii) Debenture issuance expenses		-	-	-	-
	(iv) Remuneration to directors and others		-	-	-	-
	TOTAL (B)		3,297	3,297	2,977	2,977
6	Profit/(Loss) Before Tax		27,585	27,585	17,704	17,704
7	Provision for Taxation					
	- Current Tax		6,706	6,706	4,552	4,552
	- Deferred Tax		142	142	(111)	(111)
8	Profit / (Loss) after tax		20,737	20,737	13,263	13,263
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		199,258	199,258	163,758	163,758
	Balance carried forward to Balance Sheet		219,995	219,995	177,021	177,021