


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 YEAR ENDED MARCH 31, 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		2,325	26,161	467	17,191
	(b) Marine Insurance		145	700	958	740
	(c) Miscellaneous Insurance		14,767	53,152	(1,450)	14,241
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		7,174	37,691	9,430	36,904
	(b) Profit on sale of investments		533	8,490	140	6,549
	(c) (Loss on sale/ redemption of investments)		(193)	(409)	(55)	(267)
	(d) Amortization of Premium / Discount on Investments		(139)	(745)	(184)	(891)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		24,612	125,040	9,306	74,467
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(297)	(297)	(4,700)	(4,721)
	(b) For doubtful debts		(4,102)	(129)	1,239	1,348
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		4,140	4,140	3	28
	(c) Interest on subordinated debt		2,712	10,998	2,163	8,420
	(d) Expenses towards CSR activities		244	1,368	283	1,374
	(e) Penalties		1	51	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others					
	(g) Towards Remuneration of MD/CEO/WTD/Other KMPs		503	677	153	417
	(i) Amalgamation Expenses		-	-	-	-
	(ii) Bad & Doubtful Investments written off		-	-	846	846
	(iii) Debenture issuance expenses		-	-	91	91
	(iv) Remuneration to directors and others		270	270	271	271
	TOTAL (B)		3,471	17,078	349	8,074
6	Profit/(Loss) Before Tax		21,141	107,962	8,958	66,393
7	Provision for Taxation					
	- Current Tax		4,177	26,339	624	15,047
	- Deferred Tax		974	311	1,226	1,329
8	Profit / (Loss) after tax		15,990	81,312	7,108	50,017
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		21,775	21,775	14,517	14,517
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts					
	Transfer to Debenture Redemption Reserve		185	185	-	-
	Balance of profit/ loss brought forward from last year		264,580	199,258	206,666	163,758
	Balance carried forward to Balance Sheet		258,610	258,610	199,258	199,258