

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 MARCH 31, 2026**

(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As At March 31, 2026	As At March 31, 2025
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	72,583	72,583
SHARE APPLICATION MONEY PENDING ALLOTMENT		199	0
RESERVES AND SURPLUS	NL-10	503,223	443,686
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(2,804)	785
-Policyholders' Funds		(11,465)	3,103
BORROWINGS	NL-11	140,000	140,000
TOTAL		701,736	660,157
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	548,278	552,219
INVESTMENTS-Policyholders	NL-12A	2,241,319	2,185,124
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	49,151	52,545
DEFERRED TAX ASSET (Net)		2,458	2,769
CURRENT ASSETS			
Cash and Bank Balances	NL-15	51,894	18,018
Advances and Other Assets	NL-16	303,879	324,710
Sub-Total (A)		355,773	342,728
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	2,086,178	2,033,232
PROVISIONS	NL-18	409,065	441,996
Sub-Total (B)		2,495,243	2,475,228
NET CURRENT ASSETS (C) = (A - B)		(2,139,470)	(2,132,500)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		701,736	660,157

CONTINGENT LIABILITIES

Particulars	As At March 31, 2026	As At March 31, 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	128,496	119,167
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	128,496	119,167

Note:

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 73,095 lakhs (March 31, 2025 ₹ 71,388 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 ₹ 55,401 lakhs (March 31, 2025 ₹ 47,778 lakhs) towards base income tax (excluding interest & penalty). Appeals against these demand orders are filed before the appropriate Authorities.