



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

(₹ in Lakhs)

	Particulars	As at September 30, 2025		As at September 30, 2024	
1	Capital Reserve		-		-
2	Capital Redemption Reserve		-		-
3	Share Premium				
	Balance Brought forward from Previous Year	210,833		146,382	
	Add: Addition during the period	-	210,833	56,151	202,533
4	General Reserves				
	Less: Amount utilized for Buy-back	-		-	
	Less: Amount utilized for issue of Bonus shares	-	-	-	-
5	Catastrophe Reserve				
6	Other Reserves (to be specified)				
	(a) Debenture Redemption Reserve				
	Balance Brought forward from Previous Year	3,565		3,565	
	Add: Addition during the period	-	3,565	-	3,565
	(b) Reserve on Amalgamation (Note 1)		30,030		30,030
7	Balance of Profit in Profit & Loss Account				
	Balance Brought forward from Previous Year	199,258		163,758	
	Add: Profit during the period	39,025		33,098	
	Less: Transfer to Debenture Redemption Reserve	-	238,283	-	196,856
	<b>TOTAL</b>		<b>482,711</b>		<b>432,984</b>

**Notes:**

1. Reserves on Amalgamation created on the merger of erstwhile HDFC ERGO Health Insurance Limited (formerly Apollo Munich Health Insurance Company Limited) with the Company.