


**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 SEPTEMBER 30, 2025**

**(₹ in Lakhs)**

	Particulars	Schedule Ref. Form No.	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		4,850	8,513	5,916	9,923
	(b) Marine Insurance		(25)	(640)	(390)	(855)
	(c) Miscellaneous Insurance		11,542	25,874	12,767	16,995
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		10,057	20,161	9,733	18,367
	(b) Profit on sale of investments		1,319	5,054	1,072	5,668
	(c) (Loss on sale/ redemption of investments)		(78)	(209)	(20)	(71)
	(d) Amortization of Premium / Discount on Investments		(212)	(419)	(232)	(500)
3	OTHER INCOME		-	-	-	-
	<b>TOTAL (A)</b>		<b>27,453</b>	<b>58,334</b>	<b>28,846</b>	<b>49,527</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(20)	(20)
	(b) For doubtful debts		(28)	32	-	70
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	24
	(c) Interest on subordinated debt		2,772	5,514	2,081	4,159
	(d) Expenses towards CSR activities		324	711	175	776
	(e) Penalties		-	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	116	30	234
	(i) Amalgamation Expenses		-	-	-	-
	(ii) Bad & Doubtful Investments written off		-	-	-	-
	(iii) Debenture issuance expenses		-	-	-	-
	(iv) Remuneration to directors and others		-	-	-	-
	<b>TOTAL (B)</b>		<b>3,126</b>	<b>6,423</b>	<b>2,266</b>	<b>5,243</b>
6	Profit/(Loss) Before Tax		24,327	51,911	26,580	44,284
7	Provision for Taxation					
	- Current Tax		5,956	12,662	6,506	11,059
	- Deferred Tax		82	224	238	127
8	<b>Profit / (Loss) after tax</b>		<b>18,289</b>	<b>39,025</b>	<b>19,836</b>	<b>33,098</b>
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		219,994	199,258	177,020	163,758
	<b>Balance carried forward to Balance Sheet</b>		<b>238,283</b>	<b>238,283</b>	<b>196,856</b>	<b>196,856</b>