


**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 DECEMBER 31, 2025**

**(₹ in Lakhs)**

Particulars	Schedule Ref. Form No.	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
<b>1 OPERATING PROFIT/(LOSS)</b>	NL-1				
(a) Fire Insurance		15,324	23,838	6,800	16,724
(b) Marine Insurance		1,195	556	636	(218)
(c) Miscellaneous Insurance		12,511	38,385	(1,303)	15,690
<b>2 INCOME FROM INVESTMENTS</b>					
(a) Interest, Dividend & Rent – Gross		10,356	30,517	9,108	27,475
(b) Profit on sale of investments		2,903	7,957	742	6,410
(c) (Loss on sale/ redemption of investments)		(7)	(216)	(141)	(212)
(d) Amortization of Premium / Discount on Investments		(187)	(606)	(208)	(707)
<b>3 OTHER INCOME</b>		-	-	-	-
<b>TOTAL (A)</b>		<b>42,096</b>	<b>100,431</b>	<b>15,634</b>	<b>65,162</b>
<b>4 PROVISIONS (Other than taxation)</b>					
(a) For diminution in the value of investments		-	-	-	(20)
(b) For doubtful debts		3,942	3,974	39	109
(c) Others		-	-	-	-
<b>5 OTHER EXPENSES</b>					
(a) Expenses other than those related to Insurance Business		-	-	-	-
(b) Bad debts written off		-	-	1	25
(c) Interest on subordinated debt		2,772	8,286	2,098	6,257
(d) Expenses towards CSR activities		413	1,124	313	1,090
(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	174	30	265
(i) Amalgamation Expenses		-	-	-	-
(ii) Bad & Doubtful Investments written off		-	-	-	-
(iii) Debenture issuance expenses		-	-	-	-
(iv) Remuneration to directors and others		-	-	-	-
<b>TOTAL (B)</b>		<b>7,185</b>	<b>13,608</b>	<b>2,481</b>	<b>7,726</b>
<b>6 Profit/(Loss) Before Tax</b>		<b>34,910</b>	<b>86,823</b>	<b>13,153</b>	<b>57,436</b>
<b>7 Provision for Taxation</b>					
- Current Tax		9,500	22,162	3,365	14,423
- Deferred Tax		(887)	(663)	(24)	103
<b>8 Profit / (Loss) after tax</b>		<b>26,297</b>	<b>65,324</b>	<b>9,812</b>	<b>42,910</b>
<b>9 APPROPRIATIONS</b>					
(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		238,285	199,258	196,856	163,758
<b>Balance carried forward to Balance Sheet</b>		<b>264,582</b>	<b>264,582</b>	<b>206,668</b>	<b>206,668</b>