

FORM NL-3-B-BSName 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 SEPTEMBER 30, 2025

(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As At September 30, 2025	As At September 30, 2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	72,583	72,369
RESERVES AND SURPLUS	NL-10	482,711	432,984
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		2,289	4,397
-Policyholders' Funds		8,366	17,742
BORROWINGS	NL-11	140,000	107,500
TOTAL		705,949	634,992
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	595,086	524,438
INVESTMENTS-Policyholders	NL-12A	2,174,776	2,116,531
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	55,674	49,294
DEFERRED TAX ASSET (Net)		2,545	3,971
CURRENT ASSETS			
Cash and Bank Balances	NL-15	19,398	22,599
Advances and Other Assets	NL-16	319,223	405,500
Sub-Total (A)		338,621	428,099
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	2,034,559	1,923,110
PROVISIONS	NL-18	426,194	564,231
Sub-Total (B)		2,460,753	2,487,341
NET CURRENT ASSETS (C) = (A - B)		(2,122,132)	(2,059,242)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		705,949	634,992

CONTINGENT LIABILITIES

Particulars	As At September 30, 2025	As At September 30, 2024
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	117,409	53,543
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	117,409	53,543

Note:

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 72,776 lakhs (September 30, 2024 ₹ 21,375 lakhs) towards service tax and goods and service tax (excluding interest & penalty). Appeals/replies against these demand orders/notices 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 ₹ 44,633 lakhs (September 30, 2024 ₹ 32,167 lakhs) towards income tax (excluding interest & penalty). Appeals against these demand orders are filed/ yet to be filed before the appropriate Authorities.