

**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 DECEMBER 31, 2025**

(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As At December 31, 2025	As At December 31, 2024
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	72,583	72,369
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	45
RESERVES AND SURPLUS	NL-10	509,010	442,796
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		4,652	652
-Policyholders' Funds		16,177	2,645
BORROWINGS	NL-11	140,000	107,500
<b>TOTAL</b>		<b>742,422</b>	<b>626,007</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	619,191	526,089
INVESTMENTS-Policyholders	NL-12A	2,153,128	2,135,743
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	50,047	48,920
DEFERRED TAX ASSET (Net)		3,432	3,995
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	14,623	16,766
Advances and Other Assets	NL-16	306,407	377,995
<b>Sub-Total (A)</b>		<b>321,030</b>	<b>394,761</b>
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	2,012,354	2,020,777
PROVISIONS	NL-18	392,052	462,724
<b>Sub-Total (B)</b>		<b>2,404,406</b>	<b>2,483,501</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,083,376)</b>	<b>(2,088,740)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
<b>TOTAL</b>		<b>742,422</b>	<b>626,007</b>

**CONTINGENT LIABILITIES**

Particulars	As At December 31, 2025	As At December 31, 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	117,370	56,253
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
<b>TOTAL</b>	<b>117,370</b>	<b>56,253</b>

**Note:**

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 73,106 lakhs (December 31, 2024 ₹ 24,086 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 ₹ 44,264 lakhs (December 31, 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.