


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 ON SEPTEMBER 30, 2021
(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended September 30, 2021	Upto the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Upto the quarter ended September 30, 2020
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		1,501	258	3,179	(2,184)
	(b) Marine Insurance		(21)	(1,218)	(462)	(1,631)
	(c) Miscellaneous Insurance		16,609	11,044	15,729	52,363
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,850	11,057	4,516	8,770
	(b) Profit on sale of investments		1,030	4,105	486	1,063
	(c) (Loss on sale/ redemption of investments)		(103)	(2,601)	(44)	(184)
	(d) Amortization of Premium / Discount on Investments		(383)	(707)	(154)	(281)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		24,482	21,938	23,251	57,917
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(2,416)	(2,968)	280	1,447
	(b) For doubtful debts		-	-	25	79
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	- Employees' related remuneration and welfare benefits		233	466	233	465
	(b) Bad debts written off		-	-	-	14
	(c) Interest on subordinated debt		1,031	2,051	1,029	2,047
	(d) Expenses towards CSR activities		330	636	-	516
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management					
	(ii) Others					
	(g) Others					
	(i) Amalgamation Expenses		-	-	300	429
	(ii) Bad & Doubtful Investments written off		1,334	1,334	-	-
	TOTAL (B)		512	1,519	1,868	4,998
6	Profit/(Loss) Before Tax		23,970	20,419	21,383	52,919
7	Provision for Taxation					
	- Current Tax		4,749	4,749	5,258	13,106
	- Deferred Tax		393	393	207	401
8	Profit / (Loss) after tax		18,828	15,277	15,918	39,412
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		74,288	77,839	63,515	40,021
	Balance carried forward to Balance Sheet		93,116	93,116	79,433	79,433