


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, 2021
(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended December 31, 2021	Upto the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Upto the quarter ended December 31, 2020
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		2,478	2,736	(471)	(2,655)
	(b) Marine Insurance		(425)	(1,643)	(238)	(1,868)
	(c) Miscellaneous Insurance		15,287	26,331	14,447	66,811
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,166	17,223	4,889	13,659
	(b) Profit on sale of investments		1,270	5,376	816	1,879
	(c) (Loss on sale/ redemption of investments)		(82)	(2,684)	(20)	(204)
	(d) Amortization of Premium / Discount on Investments		(349)	(1,056)	(240)	(521)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		24,344	46,282	19,183	77,101
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(2,968)	1,944	3,392
	(b) For doubtful debts		-	-	-	79
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	- Employees' related remuneration and welfare benefits		233	698	234	698
	(b) Bad debts written off		-	-	-	14
	(c) Interest on subordinated debt		1,031	3,082	1,020	3,068
	(d) Expenses towards CSR activities		250	886	246	762
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Amalgamation Expenses		-	-	165	594
	(ii) Bad & Doubtful Investments written off		-	1,334	-	-
	(iii) Debenture issuance expenses		89	89	-	-
	TOTAL (B)		1,603	3,123	3,609	8,607
6	Profit/(Loss) Before Tax		22,741	43,160	15,575	68,494
7	Provision for Taxation					
	- Current Tax		5,249	9,998	3,857	16,963
	- Deferred Tax		438	831	118	519
8	Profit / (Loss) after tax		17,054	32,331	11,600	51,012
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		93,116	77,839	79,433	40,021
	Balance carried forward to Balance Sheet		110,170	110,170	91,033	91,033