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FORM NL-1-B-RA
Name of the Insurer: HDFC ERGO General Insurance Company Limited
Registration No.146 and Date of Registration with the IRDAI: July 09, 2010
REVENUE ACCOUNT FOR THE YEAR ENDED June 30, 2022

(₹ in Lakhs)																	
Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1 Premiums earned (Net)	NL-4	6,294	6,294	6,841	6,841	3,467	3,467	2,824	2,824	158,064	158,064	146,926	146,926	167,825	167,825	156,591	156,591
2 Profit/Loss on sale/redemption of Investments		131	131	146	146	26	26	21	21	2,025	2,025	2,398	2,398	2,182	2,182	2,565	2,565
3 Interest, Dividend & Rent - Gross Note 1		1,429	1,429	1,239	1,239	278	278	181	181	22,050	22,050	20,270	20,270	23,757	23,757	21,689	21,689
4 (a) Other Income																	
(i) Investment Income from Terrorism Pool		114	114	108	108	-	-	-	-	-	-	-	-	114	114	108	108
(ii) Miscellaneous Income/Liabilities written back		0	0	0	0	0	0	0	0	15	15	5	5	16	16	5	5
(b) Contribution from the Shareholders' Account																	
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		7,968	7,968	8,334	8,334	3,771	3,771	3,026	3,026	182,154	182,154	169,599	169,599	193,894	193,894	180,959	180,959
6 Claims Incurred (Net)	NL-5	5,312	5,312	3,662	3,662	4,514	4,514	2,604	2,604	124,636	124,636	142,613	142,613	134,463	134,463	148,879	148,879
7 Commission	NL-6	(6,161)	(6,161)	(3,867)	(3,867)	747	747	509	509	(2,491)	(2,491)	(2,124)	(2,124)	(7,905)	(7,905)	(5,482)	(5,482)
8 Operating Expenses related to Insurance Business	NL-7	11,414	11,414	9,781	9,781	1,313	1,313	1,110	1,110	40,038	40,038	34,676	34,676	52,765	52,765	45,567	45,567
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		10,565	10,565	9,576	9,576	6,574	6,574	4,223	4,223	162,183	162,183	175,165	175,165	179,323	179,323	188,964	188,964
10 Operating Profit/(Loss) C= (A - B)		(2,597)	(2,597)	(1,242)	(1,242)	(2,803)	(2,803)	(1,197)	(1,197)	19,971	19,971	(5,566)	(5,566)	14,571	14,571	(8,005)	(8,005)
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		(2,597)	(2,597)	(1,242)	(1,242)	(2,803)	(2,803)	(1,197)	(1,197)	19,971	19,971	(5,566)	(5,566)	14,571	14,571	(8,005)	(8,005)
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		(2,597)	(2,597)	(1,242)	(1,242)	(2,803)	(2,803)	(1,197)	(1,197)	19,971	19,971	(5,566)	(5,566)	14,571	14,571	(8,005)	(8,005)

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
Interest, Dividend & Rent	1,515	1,515	1,321	1,321	295	295	192	192	23,371	23,371	21,613	21,613	25,181	25,181	23,126	23,126
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(86)	(86)	(82)	(82)	(17)	(17)	(11)	(11)	(1,321)	(1,321)	(1,343)	(1,343)	(1,424)	(1,424)	(1,437)	(1,437)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent - Gross*	1,429	1,429	1,239	1,239	278	278	181	181	22,050	22,050	20,270	20,270	23,757	23,757	21,689	21,689

* Term cross imolies inclusive of TDS


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 JUNE 30, 2022
(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(2,597)	(2,597)	(1,242)	(1,242)
	(b) Marine Insurance		(2,803)	(2,803)	(1,197)	(1,197)
	(c) Miscellaneous Insurance		19,971	19,971	(5,566)	(5,566)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,214	6,214	5,207	5,207
	(b) Profit on sale of investments		539	539	607	607
	(c) (Loss on sale/ redemption of investments)		(1)	(1)	(29)	(29)
	(d) Amortization of Premium / Discount on Investments		(351)	(351)	(324)	(324)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		20,972	20,972	(2,543)	(2,544)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(552)	(552)
	(b) For doubtful debts		(69)	(69)	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	- Employees' related remuneration and welfare benefits		281	281	233	233
	(b) Bad debts written off		69	69	-	-
	(c) Interest on subordinated debt		1,020	1,020	1,020	1,020
	(d) Expenses towards CSR activities		448	448	306	306
	TOTAL (B)		1,749	1,749	1,007	1,007
6	Profit/(Loss) Before Tax		19,223	19,223	(3,551)	(3,551)
7	Provision for Taxation					
	- Current Tax		4,635	4,635	-	-
	- Deferred Tax		173	173	-	-
8	Profit / (Loss) after tax		14,415	14,415	(3,551)	(3,551)
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		104,687	104,687	77,839	77,839
	Balance carried forward to Balance Sheet		119,102	119,102	74,288	74,288

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 JUNE 30, 2022****(₹ in Lakhs)**

Particulars	Schedule Ref. Form No.	As At June 30, 2022	As At June 30, 2021
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	71,278	71,278
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10	294,356	249,543
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(429)	1,134
-Policyholders' Funds		(1,784)	4,838
BORROWINGS	NL-11	52,900	50,400
TOTAL		416,322	377,193
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	370,584	325,980
INVESTMENTS-Policyholders	NL-12A	1,541,651	1,390,198
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	29,236	27,477
DEFERRED TAX ASSET (Net)		5,693	7,365
CURRENT ASSETS			
Cash and Bank Balances	NL-15	14,389	19,032
Advances and Other Assets	NL-16	174,265	152,877
Sub-Total (A)		188,654	171,909
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	1,262,705	1,134,462
PROVISIONS	NL-18	456,790	411,274
Sub-Total (B)		1,719,495	1,545,736
NET CURRENT ASSETS (C) = (A - B)		(1,530,842)	(1,373,827)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		416,322	377,193

CONTINGENT LIABILITIES

Particulars	As At June 30, 2022	As At June 30, 2021
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	17,790	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	17,790	-

Note:

(1) The Company has disputed the demand raised by Service Tax Authorities for various years amounting to ₹ 17,790 lakhs (June 30, 2021 ₹ Nil) towards base service tax. Appeals against these demand orders is filed before the appropriate Authorities.

(2) The Company has pending litigations arising out of matters relating to GST/Service tax and has received Order in Original in respect of GST/Service Tax matters of ₹ 20,736 lakhs (June 30, 2021 ₹ 20,824 lakhs). Based on the expert advice in respect of these matters, the Management does not expect any outflow of economic benefits and assessed the likelihood of outflow of resources as remote.

(₹ in Lakhs)

(₹ in Lakhs)

(₹ in Lakhs)

(₹ in Lakhs)

[illegible]

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-5 - CLAIMS SCHEDULE
(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
Claims Paid (Direct)	7,473	7,473	10,387	10,387	27	27	10,414	10,414	30,026	30,026	10,395	10,395	40,422	40,422	75,863	75,863	4,310	4,310	33	33	80,207	80,207
Add -Re-insurance accepted to direct claims	1,797	1,797	76	76	0	0	76	76	0	0	0	0	0	0	0	0	0	0	-	-	0	0
Less -Re-insurance Ceded to claims paid	(6,419)	(6,419)	(8,048)	(8,048)	(23)	(23)	(8,071)	(8,071)	(1,484)	(1,484)	(53,626)	(53,626)	(55,110)	(55,110)	(20,326)	(20,326)	(1,636)	(1,636)	(2)	(2)	(21,964)	(21,964)
Net Claim Paid	2,851	2,851	2,415	2,415	4	4	2,419	2,419	28,542	28,542	(43,231)	(43,231)	(14,688)	(14,688)	55,537	55,537	2,674	2,674	32	32	58,243	58,243
Add Claims Outstanding at the end of the year	29,999	29,999	9,957	9,957	87	87	10,043	10,043	29,554	29,554	545,152	545,152	574,707	574,707	56,449	56,449	26,975	26,975	1,715	1,715	85,140	85,140
Less Claims Outstanding at the beginning of the year	(27,538)	(27,538)	(7,863)	(7,863)	(86)	(86)	(7,948)	(7,948)	(31,636)	(31,636)	(429,902)	(429,902)	(511,528)	(511,528)	(49,635)	(49,635)	(24,490)	(24,490)	(1,288)	(1,288)	(75,394)	(75,394)
Net Incurred Claims	5,312	5,312	4,509	4,509	5	5	4,514	4,514	26,471	26,471	22,020	22,020	48,491	48,491	62,351	62,351	5,159	5,159	479	479	67,989	67,989
Claims Paid (Direct)																						
-In India	7,473	7,473	10,285	10,285	24	24	10,309	10,309	30,026	30,026	10,395	10,395	40,422	40,422	75,863	75,863	4,310	4,310	31	31	80,205	80,205
-Outside India	-	-	102	102	3	3	105	105	-	-	-	-	-	-	-	-	-	-	2	2	2	2
Estimates of IBNR and IBNER at the end of the period (net)	14,662	14,662	4,051	4,051	59	59	4,110	4,110	19,503	19,503	332,891	332,891	352,394	352,394	40,397	40,397	22,259	22,259	1,690	1,690	64,346	64,346
Estimates of IBNR and IBNER at the beginning of the period (net)	11,754	11,754	2,998	2,998	52	52	3,050	3,050	22,143	22,143	285,886	285,886	308,028	308,028	39,252	39,252	20,406	20,406	1,258	1,258	60,916	60,916

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
Claims Paid (Direct)	301	301	0	0	2,173	2,173	10	10	43,511	43,511	119	119	3,748	3,748	53	53	2,426	2,426	172,970	172,970	190,857	190,857
Add -Re-insurance accepted to direct claims	0	0	0	0	144	144	4	4	0	0	0	0	0	0	0	0	0	0	148	148	2,021	2,021
Less -Re-insurance Ceded to claims paid	(15)	(15)	-	-	(1,544)	(1,544)	(10)	(10)	(32,529)	(32,529)	(52)	(52)	(2,828)	(2,828)	(3)	(3)	(586)	(586)	(114,640)	(114,640)	(129,130)	(129,130)
Net Claim Paid	286	286	0	0	774	774	4	4	10,982	10,982	67	67	920	920	51	51	1,839	1,839	58,478	58,478	63,748	63,748
Add Claims Outstanding at the end of the year	2,206	2,206	249	249	4,855	4,855	704	704	43,651	43,651	3,239	3,239	3,924	3,924	708	708	9,564	9,564	728,946	728,946	768,989	768,989
Less Claims Outstanding at the beginning of the year	(2,188)	(2,188)	(245)	(245)	(4,554)	(4,554)	(708)	(708)	(51,519)	(51,519)	(3,153)	(3,153)	(4,495)	(4,495)	(583)	(583)	(8,421)	(8,421)	(662,788)	(662,788)	(698,274)	(698,274)
Net Incurred Claims	304	304	3	3	1,075	1,075	0	0	3,114	3,114	153	153	349	349	176	176	2,982	2,982	124,636	124,636	134,462	134,462
Claims Paid (Direct)																						
-In India	301	301	0	0	2,173	2,173	2	2	43,511	43,511	119	119	3,748	3,748	53	53	2,426	2,426	172,959	172,959	190,741	190,741
-Outside India	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	11	11	116	116
Estimates of IBNR and IBNER at the end of the period (net)	1,142	1,142	176	176	1,682	1,682	284	284	41,470	41,470	2,478	2,478	1,916	1,916	572	572	8,025	8,025	474,483	474,483	493,255	493,255
Estimates of IBNR and IBNER at the beginning of the period (net)	1,064	1,064	174	174	2,361	2,361	281	281	49,365	49,365	2,354	2,354	1,812	1,812	539	539	6,929	6,929	433,823	433,823	448,627	448,627

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
Claims Paid (Direct)	8,630	8,630	2,299	2,299	69	69	2,368	2,368	19,255	19,255	4,615	4,615	23,870	23,870	76,503	76,503	3,091	3,091	137	137	79,731	79,731
Add -Re-insurance accepted to direct claims	1,232	1,232	187	187	0	0	187	187	0	0	0	0	0	0	0	0	0	0	-	-	0	0
Less -Re-insurance Ceded to claims paid	(7,606)	(7,606)	(1,644)	(1,644)	(68)	(68)	(1,712)	(1,712)	(2,864)	(2,864)	(32,428)	(32,428)	(35,092)	(35,092)	(15,193)	(15,193)	(1,166)	(1,166)	(41)	(41)	(16,400)	(16,400)
Net Claim Paid	2,257	2,257	843	843	0	0	843	843	16,591	16,591	(27,813)	(27,813)	(11,222)	(11,222)	61,310	61,310	1,925	1,925	95	95	63,331	63,331
Add Claims Outstanding at the end of the year	21,887	21,887	5,846	5,846	87	87	5,932	5,932	27,818	27,818	449,215	449,215	477,033	477,033	109,394	109,394	24,858	24,858	1,378	1,378	135,630	135,630
Less Claims Outstanding at the beginning of the year	(20,482)	(20,482)	(4,085)	(4,085)	(87)	(87)	(4,172)	(4,172)	(24,524)	(24,524)	(408,006)	(408,006)	(432,530)	(432,530)	(61,988)	(61,988)	(22,724)	(22,724)	(2,242)	(2,242)	(86,594)	(86,594)
Net Incurred Claims	3,662	3,662	2,604	2,604	0	0	2,604	2,604	19,885	19,885	13,396	13,396	33,281	33,281	108,716	108,716	4,059	4,059	(768)	(768)	112,007	112,007
Claims Paid (Direct)																						
-In India	8,612	8,612	2,270	2,270	59	59	2,329	2,329	19,255	19,255	4,615	4,615	23,870	23,870	76,503	76,503	3,091	3,091	40	40	79,634	79,634
-Outside India	18	18	29	29	10	10	39	39	-	-	-	-	-	-	-	-	-	-	96	96	96	96
Estimates of IBNR and IBNER at the end of the period (net)	7,161	7,161	2,558	2,558	50	50	2,608	2,608	16,572	16,572	265,639	265,639	282,212	282,212	40,350	40,350	18,198	18,198	937	937	59,485	59,485
Estimates of IBNR and IBNER at the beginning of the period (net)	8,224	8,224	1,894	1,894	50	50	1,944	1,944	11,356	11,356	233,424	233,424	244,780	244,780	33,443	33,443	16,984	16,984	1,753	1,753	52,179	52,179

₹ in Lakhs)	Particulars		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
Claims Paid (Direct)	176	176	3	3	1,049	1,049	1	1	57,469	57,469	0	0	372	372	36	36	1,765	1,765	164,471	164,471	175,470	175,470		
Add -Re-insurance accepted to direct claims	0	0	0	0	61	61	11	11	0	0	0	0	0	0	0	0	0	0	72	72	1,492	1,492		
Less -Re-insurance Ceded to claims paid	(9)	(9)	(1)	(1)	(718)	(718)	(1)	(1)	(45,720)	(45,720)	(0)	(0)	(30)	(30)	(2)	(2)	(251)	(251)	(98,083)	(98,083)	(107,401)	(107,401)		
Net Claim Paid	167	167	2	2	532	532	11	11	11,749	11,749	0	0	342	342	34	34	1,514	1,514	66,460	66,460	69,560	69,560		
Add Claims Outstanding at the end of the year	2,364	2,364	238	238	7,109	7,109	858	858	23,292	23,292	3,268	3,268	3,732	3,732	412	412	8,073	8,073	662,008	662,008	689,827	689,827		
Less Claims Outstanding at the beginning of the year	(2,349)	(2,349)	(236)	(236)	(6,067)	(6,067)	(869)	(869)	(42,681)	(42,681)	(3,115)	(3,115)	(3,876)	(3,876)	(304)	(304)	(6,874)	(6,874)	(585,855)	(585,855)	(610,509)	(610,509)		
Net Incurred Claims	182	182	4	4	1,574	1,574	0	0	(7,641)	(7,641)	152	152	198	198	142	142	2,713	2,713	142,613	142,613	148,879	148,879		
Claims Paid (Direct)																								
-In India	176	176	3	3	1,049	1,049	(77)	(77)	57,469	57,469	0	0	372	372	36	36	1,765	1,765	164,298	164,298	175,239	175,239		
-Outside India	-	-	-	-	-	-	77	77	-	-	-	-	-	-	-	-	-	-	174	174	230	230		
Estimates of IBNR and IBNER at the end of the period (net)	1,104	1,104	165	165	5,506	5,506	395	395	21,357	21,357	2,120	2,120	1,922	1,922	310	310	6,504	6,504	381,080	381,080	390,850	390,850		
Estimates of IBNR and IBNER at the beginning of the period (net)	1,007	1,007	118	118	4,658	4,658	383	383	41,011	41,011	1,764	1,764	2,112	2,112	207	207	5,373	5,373	353,594	353,594	363,763	363,763		

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health		
	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	
Commission & Remuneration	4.417	4.417	737	737	6	6	743	743	5,062	5,062	652	652	5,714	5,714	11,668	11,668	1,957	1,957	62	62	13,687	13,687	
Rewards	1.281	1,281	72	72	0	0	72	72	1,205	1,205	171	171	1,376	1,376	1,804	1,804	210	210	18	18	2,032	2,032	
Distribution fees	-	-	-	-	-	-	-	-	353	353	4	4	357	357	-	-	-	-	-	-	-	-	
Gross Commission	5,697	5,697	809	809	6	6	815	815	6,619	6,619	827	827	7,447	7,447	13,472	13,472	2,166	2,166	80	80	15,719	15,719	
Add: Commission on Re-insurance	955	955	37	37	(0)	(0)	37	37	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
Less: Commission on Re-insurance Ceded	(12,814)	(12,814)	(78)	(78)	(27)	(27)	(105)	(105)	(225)	(225)	(6,685)	(6,685)	(6,910)	(6,910)	(13,349)	(13,349)	(3,709)	(3,709)	(5)	(5)	(17,062)	(17,062)	
Net Commission	(6,161)	(6,161)	768	768	(21)	(21)	747	747	6,394	6,394	(5,857)	(5,857)	537	537	124	124	(1,543)	(1,543)	76	76	(1,343)	(1,343)	

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

[illegible]

(₹ in Lakhs)

₹ (in Lakhs)																					Grand Total	Grand Total
Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Speciality		Home		Other Miscellaneous		Total Miscellaneous		For the quarter ended June 30, 2022	For the quarter ended June 30, 2022
	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022		
Commission & Remuneration	36	36	4	4	344	244	0	0	0	0	291	291	810	810	204	204	193	193	21,283	21,283	26,443	26,443
Rewards	18	18	1	1	99	99	0	0	0	0	85	85	247	247	1	1	24	24	3,882	3,882	5,235	5,235
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	357	357	357	357
Gross Commission	54	54	5	5	443	443	0	0	0	0	376	376	1,058	1,058	205	205	216	216	25,523	25,523	32,035	32,035
Add: Commission on Re-insurance	(0)	(0)	(0)	(0)	31	31	(0)	(0)	(0)	(0)	(0)	(0)	90	90	(0)	(0)	0	0	121	121	1,114	1,114
Less: Commission on Re-insurance Ceded	(10)	(10)	(6)	(6)	(911)	(911)	(13)	(13)	(57)	(57)	(339)	(339)	(2,380)	(2,380)	(11)	(11)	(435)	(435)	(28,135)	(28,135)	(41,054)	(41,054)
Net Commission	44	44	(1)	(1)	(438)	(438)	(13)	(13)	(56)	(56)	36	36	(1,232)	(1,232)	194	194	(219)	(219)	(2,491)	(2,491)	(7,905)	(7,905)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:									
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[illegible]

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ in Lakhs)

₹ in Lakhs	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health			
		For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022		
1	Employees’ remuneration & welfare benefits	4,334	4,334	448	448	50	50	498	498	2,364	2,364	2,919	2,919	5,284	5,284	6,771	6,771	1,287	1,287	49	49	8,107	8,107		
2	Travel, conveyance and vehicle running expenses	196	196	20	20	2	2	23	23	107	107	132	132	239	239	306	306	58	58	2	2	367	367		
3	Training expenses	99	99	10	10	1	1	11	11	54	54	67	67	121	121	155	155	29	29	1	1	186	186		
4	Rents, rates & taxes	261	261	27	27	3	3	30	30	143	143	176	176	319	319	409	409	78	78	3	3	489	489		
5	Repairs	125	125	13	13	1	1	14	14	68	68	84	84	153	153	196	196	37	37	1	1	235	235		
6	Printing & stationery	92	92	9	9	1	1	11	11	50	50	62	62	112	112	143	143	27	27	1	1	171	171		
7	Communication expenses	66	66	6	6	7	7	1	1	8	8	36	36	44	44	80	80	102	102	19	19	1	1	123	123
8	Legal & professional charges	2,472	2,472	256	256	29	29	284	284	1,349	1,349	1,665	1,665	3,014	3,014	3,863	3,863	734	734	28	28	4,625	4,625		
9	Auditors’ fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	4	4	0	0	0	0	0	0	2	2	3	3	5	5	6	6	1	1	0	0	8	8		
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services: and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	1	1	0	0	0	0	0	0	1	1	1	1	1	1	2	2	0	0	-	-	2	2		
10	Advertisement and publicity	2,376	2,376	246	246	27	27	273	273	1,296	1,296	1,600	1,600	2,896	2,896	3,711	3,711	705	705	27	27	4,443	4,443		
11	Interest & Bank Charges	202	202	21	21	2	2	23	23	110	110	136	136	246	246	315	315	60	60	2	2	377	377		
12	Depreciation	338	338	35	35	4	4	39	39	184	184	228	228	412	412	528	528	100	100	4	4	632	632		
13	Brand/Trade Mark usage fee/charges	257	257	27	27	3	3	30	30	140	140	173	173	313	313	401	401	76	76	3	3	480	480		
14	Business Development and Sales Promotion Expenses	32	32	3	3	0	0	4	4	17	17	21	21	39	39	49	49	9	9	0	0	59	59		
15	Information Technology Expenses	406	406	42	42	5	5	47	47	221	221	273	273	495	495	634	634	120	120	5	5	759	759		
16	Goods and Services Tax (GST)	57	57	6	6	1	1	7	7	31	31	38	38	70	70	89	89	17	17	1	1	107	107		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	- Electricity expenses	55	55	6	6	1	1	6	6	30	30	37	37	67	67	86	86	16	16	1	1	103	103		
	- Office expenses	13	13	1	1	0	0	2	2	7	7	9	9	16	16	21	21	4	4	0	0	25	25		
	- Postage and courier	36	36	4	4	0	0	4	4	20	20	24	24	44	44	56	56	11	11	0	0	67	67		
	- Miscellaneous expenses	(6)	(6)	(1)	(1)	(0)	(0)	(1)	(1)	(3)	(3)	(4)	(4)	(7)	(7)	(9)	(9)	(2)	(2)	(0)	(0)	(11)	(11)		
	- Loss/(Profit) on sale of assets (net)	(2)	(2)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(2)	(2)	(3)	(3)	(1)	(1)	(0)	(0)	(4)	(4)		
	TOTAL	11,414	11,414	1,181	1,181	132	132	1,313	1,313	6,226	6,226	7,688	7,688	13,914	13,914	17,832	17,832	3,389	3,389	129	129	21,350	21,350		
	In India	11,414	11,414	1,181	1,181	132	132	1,313	1,313	6,226	6,226	7,688	7,688	13,914	13,914	17,832	17,832	3,389	3,389	129	129	21,350	21,350		
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
1 Employees' remuneration & welfare benefits	34	34	3	3	366	366	25	25	76	76	183	183	743	743	87	87	284	284	15,191	15,191	20,023	20,023
2 Travel, conveyance and vehicle running expenses	2	2	0	0	17	17	1	1	3	3	8	8	34	34	4	4	13	13	687	687	906	906
3 Training expenses	1	1	0	0	8	8	1	1	2	2	4	4	17	17	2	2	7	7	348	348	458	458
4 Rents, rates & taxes	1	1	0	0	22	22	1	1	5	11	5	11	45	45	5	5	17	17	917	917	1,208	1,208
5 Repairs	1	1	0	0	11	11	5	5	2	21	5	21	21	21	3	3	8	8	440	440	579	579
6 Printing & stationery	1	1	0	0	8	8	1	1	2	2	4	4	16	16	2	2	6	6	321	321	424	424
7 Communication expenses	1	1	0	0	6	6	0	0	1	1	3	3	11	11	1	1	4	4	230	230	304	304
8 Legal & professional charges	19	19	2	2	209	209	14	14	43	43	104	104	424	424	50	50	162	162	8,666	8,666	11,422	11,422
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	14	14	18	18
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	5	5
10 Advertisement and publicity	19	19	2	2	201	201	14	14	42	42	100	100	407	407	48	48	156	156	8,326	8,326	10,975	10,975
11 Interest & Bank Charges	2	2	0	0	17	17	1	1	36	36	8	8	35	35	4	4	13	13	739	739	964	964
12 Depreciation	3	3	0	0	29	29	2	2	6	6	14	14	58	58	7	7	22	22	1,185	1,185	1,562	1,562
13 Brand/Trade Mark usage fee/charges	2	2	0	0	22	22	1	1	5	5	11	11	44	44	5	5	17	17	900	900	1,187	1,187
14 Business Development and Sales Promotion Expenses	0	0	0	0	3	3	0	0	1	1	1	1	5	5	1	1	2	2	111	111	147	147
15 Information Technology Expenses	3	3	0	0	34	34	2	2	7	7	17	17	70	70	8	8	27	27	1,422	1,422	1,875	1,875
16 Goods and Services Tax (GST)	0	0	0	0	5	5	0	0	1	1	2	2	10	10	1	1	4	4	200	200	264	264
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Electricity expenses	0	0	0	0	5	5	0	0	1	1	2	2	9	9	1	1	4	4	193	193	254	254
- Office expenses	0	0	0	0	1	1	0	0	0	0	1	1	2	2	0	0	1	1	46	46	61	61
- Postage and courier	0	0	0	0	3	3	0	0	1	1	2	2	6	6	1	1	2	2	136	136	166	166
- Miscellaneous expenses	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(2)	(2)	(0)	(21)	(28)	(28)
- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(7)	(7)	(9)	(9)
TOTAL	89	89	8	8	965	965	65	65	233	233	481	481	1,956	1,956	229	229	749	749	40,038	40,038	52,765	52,765
in India	89	89	8	8	965	965	65	65	233	233	481	481	1,956	1,956	229	229	749	749	40,038	40,038	52,765	52,765
Outside India																						

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI July 09, 2010

FORM NL-7-OPERATING EXPENSES SCHEDULE
(₹ in Lakhs)

Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
		For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1	Employees' remuneration & welfare benefits	3,381	3,381	323	323	61	61	384	384	1,823	1,823	2,173	2,173	3,996	3,996	5,466	5,466	895	895	9	9	6,370	6,370
2	Travel, conveyance and vehicle running expenses	59	59	6	6	1	1	7	7	32	32	38	38	70	70	95	95	16	16	9	9	111	111
3	Training expenses	47	47	5	5	1	1	5	5	26	26	31	31	56	56	77	77	13	13	0	0	89	89
4	Rents, rates & taxes	217	217	21	21	4	4	25	25	117	117	140	140	257	257	351	351	57	57	1	1	409	409
5	Repairs	110	110	10	10	2	2	12	12	59	59	71	71	130	130	177	177	29	29	0	0	207	207
6	Printing & stationery	66	66	6	6	1	1	7	7	35	35	42	42	78	78	106	106	17	17	0	0	124	124
7	Communication expenses	47	47	4	4	1	1	5	5	25	25	30	30	56	56	76	76	12	12	0	0	89	89
8	Legal & professional charges	1,898	1,898	181	181	34	34	215	215	1,023	1,023	1,220	1,220	2,243	2,243	3,069	3,069	502	502	5	5	3,576	3,576
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a)	as auditor	3	3	0	0	0	0	0	0	2	2	2	2	4	4	6	6	1	1	0	0	7	7
(b)	as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii)	Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii)	Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c)	in any other capacity	3	3	0	0	0	0	0	0	2	2	2	2	3	3	5	5	1	1	-	-	5	5
10	Advertisement and publicity	2,588	2,588	247	247	47	47	294	294	1,395	1,395	1,663	1,663	3,058	3,058	4,183	4,183	685	685	7	7	4,875	4,875
11	Interest & Bank Charges	190	190	18	18	3	3	22	22	102	102	122	122	224	224	307	307	50	50	0	0	357	357
12	Depreciation	264	264	25	25	5	5	30	30	142	142	169	169	311	311	426	426	70	70	1	1	497	497
13	Brand/Trade Mark usage fees/charges	193	193	18	18	3	3	22	22	104	104	124	124	229	229	313	313	51	51	0	0	364	364
14	Business Development and Sales Promotion Expenses	7	7	1	1	0	0	1	1	4	4	5	5	9	9	12	12	2	2	0	0	14	14
15	Information Technology Expenses	541	541	52	52	10	10	61	61	292	292	348	348	639	639	875	875	143	143	1	1	1,019	1,019
16	Goods and Services Tax (GST)	34	34	3	3	1	1	4	4	18	18	22	22	40	40	54	54	9	9	0	0	63	63
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	- Electricity expenses	42	42	4	4	1	1	5	5	22	22	27	27	49	49	67	67	11	11	0	0	79	79
-	- Office expenses	28	28	3	3	0	0	15	15	3	3	15	18	33	33	45	45	7	7	0	0	52	52
-	- Postage and courier	27	27	0	0	0	0	3	3	17	17	14	17	32	32	43	43	7	7	0	0	51	51
-	- Miscellaneous expenses	36	36	3	3	1	1	4	4	20	20	23	23	43	43	59	59	10	10	0	0	69	69
-	- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	
TOTAL		9,781	9,781	934	934	176	176	1,110	1,110	5,272	5,272	6,286	6,286	11,558	11,558	15,812	15,812	2,589	2,589	25	25	18,426	18,426
In India		9,781	9,781	934	934	176	176	1,110	1,110	5,272	5,272	6,286	6,286	11,558	11,558	15,812	15,812	2,589	2,589	25	25	18,426	18,426
Outside India																							

(₹ in Lakhs)		Miscellaneous																			Grand Total	Grand Total			
		Particulars		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous			Total Miscellaneous		
				For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021			Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1	Employees' remuneration & welfare benefits	26	26	3	3	383	383	22	22	289	289	136	136	472	472	71	71	201	201	11,968	11,968	15,733	15,733		
2	Travel, conveyance and vehicle running expenses	0	0	0	0	7	7	0	0	5	5	2	2	8	8	1	1	4	4	209	209	275	275		
3	Training expenses	0	0	0	0	5	5	0	0	4	4	2	2	7	7	1	1	3	3	168	168	220	220		
4	Rents, rates & taxes	2	2	0	0	25	25	1	1	19	19	9	9	30	30	5	5	13	13	769	769	1,011	1,011		
5	Rebates	1	1	0	0	12	12	1	1	9	9	4	4	15	15	2	2	7	7	388	388	510	510		
6	Printing & stationery	0	0	0	0	7	7	0	0	6	6	3	3	9	9	1	1	4	4	233	233	306	306		
7	Communication expenses	0	0	0	0	5	5	0	0	4	4	2	2	7	7	1	1	3	3	167	167	219	219		
8	Legal & professional charges	14	14	-	2	215	215	13	13	162	162	76	76	265	265	40	40	113	113	6,718	6,718	8,831	8,831		
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	12	15	15			
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	12	15	15			
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(c) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	10	13	13			
10	Advertisement and publicity	20	20	2	2	293	293	17	17	221	221	104	104	361	361	55	55	154	154	9,159	9,159	12,041	12,041		
11	Interest & Bank Charges	1	1	0	0	21	21	1	1	74	74	8	8	26	26	4	4	11	11	729	729	941	941		
12	Depreciation	2	2	0	0	30	30	2	2	13	13	11	11	37	37	6	6	16	16	933	933	1,227	1,227		
13	Brand/Trade Mark usage fee/charges	1	1	0	0	22	22	1	1	17	17	8	8	27	27	4	4	12	12	685	685	900	900		
14	Business Development and Sales Promotion Expenses	0	0	0	0	1	1	0	0	1	1	0	0	1	1	0	0	0	0	26	26	34	34		
15	Information Technology Expenses	4	4	0	0	61	61	4	4	46	46	22	22	75	75	11	11	32	32	1,915	1,915	2,517	2,517		
16	Goods and Services Tax (GST)	0	0	0	0	4	4	0	0	3	3	1	1	5	5	1	1	2	2	119	119	157	157		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	- Electricity expenses	0	0	0	0	5	5	0	0	4	4	2	2	6	6	1	1	2	2	147	147	194	194		
	- Office expenses	0	0	0	0	3	3	0	0	2	2	1	1	4	4	1	1	2	2	98	98	129	129		
	- Postage and courier	0	0	0	0	3	3	0	0	2	2	1	1	4	4	1	1	2	2	95	95	125	125		
	- Miscellaneous expenses	0	0	0	0	4	4	0	0	1	1	1	1	5	5	1	1	2	2	129	129	169	169		
	- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
	TOTAL	74	74	9	9	1,107	1,107	65	65	892	892	393	393	1,364	1,364	206	206	582	582	34,676	34,676	45,567	45,567		
	In India	74	74	9	9	1,107	1,107	65	65	892	892	393	393	1,364	1,364	206	206	582	582	34,676	34,676	45,567	45,567		
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)

	Particulars	As At June 30, 2022	As At June 30, 2021
1	Authorised Capital		
	2000,000,000 Equity Shares of ₹ 10/- each (Previous period: 2000,000,000 Equity Shares of ₹ 10/- each)	200,000	200,000
2	Issued Capital		
	712,780,035 Equity Shares of ₹ 10/- each (Previous year: 712,780,035 Equity Shares of ₹ 10/- each)	71,278	71,278
3	Subscribed Capital		
	712,780,035 Equity Shares of ₹ 10/- each (Previous year: 712,780,035 Equity Shares of ₹ 10/- each)	71,278	71,278
4	Called-up Capital		
	712,780,035 Equity Shares of ₹ 10/- each (Previous year: 712,780,035 Equity Shares of ₹ 10/- each)	71,278	71,278
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
5	Paid-up Capital		
	712,780,035 Equity Shares of ₹ 10/- each (Previous period: 712,780,035 Equity Shares of ₹ 10/- each)	71,278	71,278



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at June 30, 2022		As at June 30, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: Housing Development Finance Corporation Limited	356,253,482	49.98%	356,253,482	49.98%
Foreign: ERGO International AG	349,204,344	48.99%	297,882,812	41.79%
Munich Health Holding AG	-	0.00%	51,321,532	7.20%
Others	7,322,209	1.03%	7,322,209	1.03%
TOTAL	712,780,035	100%	712,780,035	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF HDFC ERGO GENERAL INSURANCE COMPANY, AS AT QUARTER ENDED JUNE 30, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (i)Housing Development Finance Corporation Limited	1	356,253,482	49.98	35,625	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: ERGO International AG	1	349,204,344	48.99	34,921	-	-	55,733,532	15.96
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	-	-	-	-	-	-	-	-
-	Non Resident Indian	-	-	-	-	-	-	-	-
-	Clearing Members	-	-	-	-	-	-	-	-
-	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
-	Bodies Corporate	-	-	-	-	-	-	-	-
-	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Employees*	88	7,322,209	1.03	732	-	-	-	-
Total		90	712,780,035	100.00	71,278	-	-	55,733,532	15.96

* Shares allotted by the Company under Employees Stock Option Plan - 2009 (ESOP - 2009).

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: **Housing Development Financing Corporation Limited**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	39	212,439,993	11.71	4,249	-	-	-	-
ii)	Foreign Portfolio Investors	1,805	1,229,260,116	67.75	24,585	-	-	-	-
iii)	Financial Institutions/Banks	11	1,320,863	0.07	26	-	-	-	-
iv)	Insurance Companies	40	149,602,364	8.24	2,992	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	41	2,261,098	0.12	45	-	-	-	-
ix)	Pension Funds	3	15,881,250	0.88	318	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	7	2,491,632	0.14	50	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	842,330	140,358,970	7.74	2,807	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	90	22,715,031	1.25	454	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	63	258,011	0.01	5	-	-	-	-
-	Non Resident Indian	17,387	6,351,645	0.34	127	-	-	-	-
-	Foreign Nationals	5	1,664	0.00	0	-	-	-	-
-	Clearing Members	107	364,248	0.02	7	-	-	-	-
-	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
-	Bodies Corporate	3,741	19,020,116	1.05	380	-	-	-	-
-	IEPF	1	1,616,313	0.09	32	-	-	-	-
-	Foreign Corporate Bodies (FDIs)	1	156,623	0.01	3	-	-	-	-
v)	Any other (Please Specify)								
-	Directors & Relatives	11	8,099,656	0.45	162	-	-	-	-
-	Hindu Undivided Families	16,317	2,270,171	0.13	45	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Employees*	-	-	-	-	-	-	-	-
	Total	881,999	1,814,469,764	100	36,289	-	-	-	-

Sr. No.	Name of the Shareholders	No of Shares	% to Capital
1	Life Insurance Corporation of India	81,628,590	4.50
2	Invesco Developing Markets Fund	71,295,180	3.93
3	SBI-ETF NIFTY 50	63,023,922	3.47
4	Government of Singapore	56,274,348	3.10
5	HDFC Trustee Company Ltd. A/C HDFC Babalnced Adavnatge Fund	26,242,432	1.45
6	Vanguard Emerging Markets Stock Index Fund, A Series Of Vanguard International Equity Index Funds	24,564,930	1.35
7	UTI - Nifty Exchange Traded Fund	24,025,082	1.32
8	Vanguard Total International Stock Index Fund	22,771,142	1.25
9	Goldman Sachs Trust II - Goldman Sachs GQG Partners International Opportunities Fund	19,700,670	1.09
10	ICICI Prudential Life Insurance Company Limited	19,510,124	1.08
11	Government Pension Fund Global	19,485,264	1.07
12	Axis Mutual Fund Trustee Limited A/c Axis Mutual Fund A/c Axis Long Term Equity Fund	18,299,663	1.01
	Total	446,821,347	24.62



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ in Lakhs)

	Particulars	As at June 30, 2022		As at June 30, 2021	
1	Capital Reserve		-		-
2	Capital Redemption Reserve		-		-
3	Share Premium				
	Balance Brought forward from Previous Year	141,659		140,125	
	Add: Addition during the period	-	141,659	1,534	141,659
4	General Reserves				
	Less: Amount utilized for Buy-back	-		-	
	Less: Amount utilized for issue of Bonus shares	-	-	-	-
5	Catastrophe Reserve				
6	Other Reserves (to be specified)				
	(a) Debenture Redemption Reserve				
	Balance Brought forward from Previous Year	3,565		3,565	
	Add: Addition during the period	-	3,565	-	3,565
	(b) Reserve on Amalgamation (Note 1)		30,030		30,030
7	Balance of Profit in Profit & Loss Account				
	Balance Brought forward from Previous Year	104,687		77,839	
	Add: Profit during the period	14,415		(3,551)	
	Less: Transfer to Debenture Redemption Reserve	-	119,102	-	74,288
	TOTAL		294,356		249,543

Notes:

1. Reserves on Amalgamation created on the merger of erstwhile HDFC ERGO Health Insurance Limited (formerly Apollo Munich Health Insurance Company Limited) with the Company.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-11-BORROWINGS SCHEDULE

(₹ in Lakhs)			
	Particulars	As at June 30, 2022	As at June 30, 2021
1	Debentures/ Bonds	52,900	50,400
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	52,900	50,400

DISCLOSURE FOR SECURED BORROWINGS

(₹ in Lakhs)				
SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
	Nil			

FORM NL-12 & 12A - INVESTMENT SCHEDULE

(₹ in Lakhs)

	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	90,226	91,959	375,346	392,174	465,573	484,133
2	Other Approved Securities	75,510	41,059	314,125	175,103	389,635	216,162
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity*	21,534	9,931	89,582	42,353	111,116	52,284
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	246	196	1,025	836	1,272	1,032
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds**	37,454	47,329	155,811	201,843	193,266	249,172
	(e) Other Securities (Bank Deposits)	47	331	194	1,410	241	1,741
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	92,444	85,898	384,572	366,328	477,016	452,226
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	317,461	276,703	1,320,657	1,180,046	1,638,118	1,456,749
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	5,540	11,333	23,047	48,333	28,587	59,666
2	Other Approved Securities	7,052	426	29,338	1,816	36,390	2,242
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	496	868	2,062	3,703	2,558	4,572
	(bb) Preference	-	31	-	130	-	161
	(b) Mutual Funds	430	16,746	1,790	71,417	2,221	88,163
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds***	13,231	6,080	55,040	25,931	68,271	32,012
	(e) Other Securities (Commercial Papers and Certificate of Deposits)	11,847	3,834	49,282	16,350	61,129	20,184
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	14,527	9,959	60,434	42,472	74,961	52,431
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	53,123	49,278	220,994	210,152	274,117	259,430
	GRNAD TOTAL	370,584	325,980	1,541,651	1,390,198	1,912,235	1,716,179

For NL - 12

*Net of Provision for Diminution in value of Investments (Provision as on Jun 30, 2022 : Rs 486 Lakhs & Jun 30, 2021 : Rs 486 Lakhs)

**Net of Provision for Diminution in value of Investments (Provision as on Jun 30, 2022 : Rs 6,493 Lakhs & Jun 30, 2021 : Rs 10,131 Lakhs)

***Net of Provision for Diminution in value of Investments (Provision as on Jun 30, 2022 : Rs 16,911 Lakhs & Jun 30, 2021 : Rs 15,689 Lakhs)

A) Aggregate value of the Investments other than Equity Shares and Mutual Funds

(₹ in Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021
	Long Term Investments--						
	Book Value	295,681	266,576	1,230,049	1,136,858	1,525,730	1,403,433
	Market Value	288,375	274,051	1,199,655	1,168,738	1,488,029	1,442,789
	Short Term Investments--						
	Book Value	52,197	31,663	217,141	135,032	269,338	166,695
	Market Value	52,745	31,933	219,421	136,183	272,166	168,115

FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

	Particulars	As at June 30, 2022	As at June 30, 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	- Nil -	
	Doubtful		
	Loss		
	Total		



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI July 09, 2010

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at June 30, 2022	As at June 30, 2021
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	28,672	695	31	29,336	21,514	710	31	22,193	7,143	4,380
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,577	-	29	1,548	1,542	12	29	1,525	23	113
Buildings	15,161	(0)	(0)	15,161	1,847	63	(0)	1,910	13,251	13,502
Furniture & Fittings	4,346	8	26	4,328	2,655	91	21	2,725	1,603	1,859
Information Technology Equipment	14,610	596	1,225	13,981	10,454	498	1,225	9,727	4,254	3,605
Vehicles	2,560	13	135	2,438	1,374	109	106	1,377	1,061	682
Office Equipment	3,710	64	194	3,580	2,905	79	192	2,792	788	741
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	70,636	1,376	1,640	70,372	42,291	1,562	1,604	42,249	28,123	24,883
Work in progress	1,584	224	695	1,113	-	-	-	-	1,113	2,593
Grand Total	72,220	1,600	2,335	71,485	42,291	1,562	1,603	42,249	29,236	27,477
PREVIOUS YEAR	66,123	1,982	805	67,300	38,787	1,226	190	39,823	27,477	



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ in Lakhs)			
	Particulars	As at June 30, 2022	As at June 30, 2021
1	Cash (including cheques, drafts and stamps)	1,623	2,040
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	393	729
	(bb) Others	141	66
	(b) Current Accounts	12,232	16,197
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	14,389	19,032
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	14,389	19,032
	Outside India	-	-

(Amount in Rs. Lakhs)		
Particulars	As at June 30, 2022	As at June 30, 2021
Cheques on hand	1,573	1,994



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)				
	Particulars	As at June 30, 2022		As at June 30, 2021
	ADVANCES			
1	Reserve deposits with ceding companies		-	-
2	Application money for investments		-	-
3	Prepayments		4,060	2,822
4	Advances to Directors/Officers		-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		3,555	5,616
6	Others			
	(i) Advances to employees		165	120
	(ii) Advances to suppliers		7,722	8,695
	(iii) Goods and Service tax Unutilised Credit		5,197	1,448
	TOTAL (A)		20,700	18,701
	OTHER ASSETS			
1	Income accrued on investments		45,057	39,972
2	Outstanding Premiums	94,070		78,561
	Less : Provisions for doubtful debts	-	94,070	(69)
3	Agents' Balances	118		83
	Less : Provisions for doubtful debts	-	118	(12)
4	Foreign Agencies Balances			
5	Due from other entities carrying on insurance business (including reinsurers)		10,526	12,412
6	Due from subsidiaries/ holding		-	-
7	Investments held for Unclaimed Amount of Policyholders		2,093	1,478
	Interest Income on Unclaimed amount of Policyholders Investment		458	459
8	Others			
	(i) Deposits for premises		1,230	1,292
	(ii) Stock of Salvaged Cars		12	-
	TOTAL (B)		153,565	134,176
	TOTAL (A+B)		174,265	152,877



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ in Lakhs)			
	Particulars	As at June 30, 2022	As at June 30, 2021
1	Agents' Balances	4,846	3,967
2	Balances due to other insurance companies	288,057	247,249
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	88,613	85,240
	(b) for Other Policies	4,823	5,782
5	Unallocated Premium	38,368	39,724
6	Sundry creditors	59,778	53,533
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	768,989	689,827
9	Due to Officers/ Directors	36	37
10	Unclaimed Amount of policyholders	2,985	2,692
11	Income accrued on Unclaimed amounts	458	459
12	Interest payable on debentures	1,950	1,922
13	GST Liabilities	-	281
14	Others (to be specified)		
	Tax deducted at source	3,273	3,251
	Other statutory dues	529	497
	TOTAL	1,262,705	1,134,462

Note :

(a) Long term policies are policies with more than one year tenure



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)			
	Particulars	As at June 30, 2022	As at June 30, 2021
1	Reserve for Unexpired Risk	453,954	410,129
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,703	-
4	For Employee Benefits	1,133	1,146
4	Others	-	-
	TOTAL	456,790	411,274



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)			
	Particulars	As at June 30, 2022	As at June 30, 2021
1	Discount Allowed on issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1	Gross Direct Premium Growth Rate**	28.79%	28.79%	20.25%	20.25%
2	Gross Direct Premium to Net worth Ratio	0.92	0.92	0.82	0.82
3	Growth rate of Net Worth	15.41%	15.41%	4.47%	4.47%
4	Net Retention Ratio**	52.41%	52.41%	54.05%	54.05%
5	Net Commission Ratio**	-4.75%	-4.75%	-4.09%	-4.09%
6	Expense of Management to Gross Direct Premium Ratio**	27.59%	27.59%	29.15%	29.15%
7	Expense of Management to Net Written Premium Ratio**	26.96%	26.96%	29.87%	29.87%
8	Net Incurred Claims to Net Earned Premium**	80.12%	80.12%	95.07%	95.07%
9	Claims paid to claims provisions**	1.10%	1.10%	4.72%	4.72%
10	Combined Ratio**	107.08%	107.08%	124.95%	124.95%
11	Investment income ratio	1.70%	1.70%	1.75%	1.75%
12	Technical Reserves to net premium ratio **	7.35	7.35	8.20	8.20
13	Underwriting balance ratio	(0.07)	(0.07)	(0.21)	(0.21)
14	Operating Profit Ratio	8.68%	8.68%	-5.11%	-5.11%
15	Liquid Assets to liabilities ratio	0.19	0.19	0.20	0.20
16	Net earning ratio	8.66%	8.66%	-2.65%	-2.65%
17	Return on net worth ratio	4.30%	4.30%	-1.22%	-1.22%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.68	1.68	1.69	1.69
19	NPA Ratio				
	Gross NPA Ratio	1.24%	1.24%	1.53%	1.53%
	Net NPA Ratio	0.01%	0.01%	0.01%	0.01%
20	Debt Equity Ratio	0.16	0.16	0.17	0.17
21	Debt Service Coverage Ratio	19.84	19.84	(2.48)	(2.48)
22	Interest Service Coverage Ratio	19.84	19.84	(2.48)	(2.48)
23	Earnings per share	2.02	2.02	(0.50)	(0.50)
	Basic				
	Diluted				
24	Book value per share	47.08	47.08	40.80	40.80

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on Jun 30, 2022	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	33.16%	15.40%	-58.00%	28.47%	49.45%	84.40%	10.05%	133.86%	7.05	(0.68)
Previous Period	6.46%	20.61%	-35.12%	30.86%	53.71%	53.53%	8.97%	107.25%	5.81	(0.40)
Marine Cargo										
Current Period	41.71%	82.73%	13.08%	29.23%	33.17%	130.30%	23.85%	163.48%	2.73	(0.87)
Previous Period	26.04%	79.69%	13.38%	31.42%	36.39%	92.22%	14.06%	128.61%	2.54	(0.45)
Marine Hull										
Current Period	-17.32%	1.71%	-156.29%	17.34%	815.79%	79.66%	4.13%	895.45%	7.62	(18.68)
Previous Period	129.95%	0.59%	-585.51%	18.91%	2502.05%	45.22%	0.55%	2547.27%	17.16	(366.98)
Total Marine										
Current Period	31.87%	74.57%	12.68%	27.98%	34.98%	130.22%	23.64%	165.20%	2.75	(0.90)
Previous Period	36.31%	67.13%	12.54%	29.34%	39.86%	92.21%	13.78%	132.07%	2.56	(0.50)
Motor OD										
Current Period	30.27%	95.69%	17.84%	34.30%	35.21%	70.91%	35.32%	106.12%	2.99	(0.05)
Previous Period	10.64%	94.95%	16.92%	35.15%	36.23%	55.05%	33.02%	91.28%	3.62	0.18
Motor TP										
Current Period	34.91%	45.25%	-27.99%	18.41%	8.75%	78.47%	-9.02%	87.22%	28.68	0.15
Previous Period	15.73%	55.83%	-18.37%	19.30%	14.47%	49.85%	-6.82%	64.32%	26.26	0.40
Total Motor										
Current Period	32.79%	67.82%	0.95%	25.52%	25.46%	74.16%	-6.27%	99.61%	12.46	0.04
Previous Period	13.35%	73.67%	2.38%	26.53%	27.27%	52.83%	-4.56%	80.10%	12.95	0.27
Health										
Current Period	24.40%	68.80%	0.17%	29.18%	24.33%	86.20%	37.37%	110.53%	3.33	(0.11)
Previous Period	23.82%	67.27%	1.00%	30.51%	28.26%	169.47%	49.02%	197.73%	4.62	(0.95)
Personal Accident										
Current Period	44.38%	60.83%	-12.44%	27.25%	14.89%	50.64%	9.93%	65.52%	6.75	0.31
Previous Period	86.97%	64.36%	-12.44%	29.76%	16.05%	36.17%	8.32%	52.22%	9.51	0.51
Travel Insurance										
Current Period	465.69%	95.16%	10.23%	26.96%	27.70%	70.64%	1.26%	98.34%	3.45	(0.01)
Previous Period	-49.09%	94.06%	7.77%	26.40%	27.27%	-439.50%	4.14%	-412.23%	14.64	5.19
Total Health										
Current Period	27.81%	67.70%	-1.55%	28.86%	23.01%	81.72%	27.85%	104.73%	3.82	(0.06)
Previous Period	29.72%	66.90%	-0.80%	30.40%	26.61%	148.26%	37.23%	174.87%	5.30	(0.72)
Workmen's Compensation										
Current Period	33.40%	67.22%	12.28%	26.65%	37.01%	81.28%	13.04%	118.28%	7.98	(0.17)
Previous Period	-5.18%	74.39%	14.46%	33.38%	39.12%	51.86%	7.03%	90.98%	10.01	0.15
Public/ Product Liability										
Current Period	18.35%	29.68%	-8.78%	27.66%	47.30%	17.44%	0.00%	64.74%	19.68	0.45
Previous Period	-7.59%	27.41%	23.37%	30.51%	90.28%	21.93%	0.86%	112.21%	21.13	0.15
Engineering										
Current Period	-3.75%	18.30%	-41.11%	25.26%	49.47%	116.38%	10.28%	165.85%	6.45	(0.73)
Previous Period	54.77%	26.03%	-29.09%	25.29%	41.15%	104.88%	6.80%	146.03%	5.78	(0.48)
Aviation										
Current Period	11.07%	0.02%	-20851.86%	16.62%	81922.19%	82.05%	0.59%	82004.23%	11,145.71	(138.67)
Previous Period	86.08%	0.02%	-20478.41%	18.34%	74016.82%	199.20%	1.27%	74216.02%	12,570.49	(325.58)
Crop Insurance										
Current Period	-73.53%	-52.91%	8.85%	19.34%	-27.64%	103.88%	21.03%	76.24%	(68.09)	(0.10)
Previous Period	24.06%	-6.05%	713.09%	24.84%	388.90%	-432.51%	27.23%	-43.62%	(85.55)	5.93
Other Liability										
Current Period	38.76%	21.58%	5.85%	29.62%	82.88%	25.00%	14.78%	107.88%	7.09	(0.10)
Previous Period	0.60%	26.69%	-9.56%	30.69%	59.14%	25.00%	10.27%	84.14%	7.66	0.20
Total Miscellaneous										
Current Period	27.65%	62.29%	-1.66%	27.36%	25.05%	78.85%	18.52%	103.90%	7.55	(0.03)
Previous Period	23.66%	63.09%	-1.78%	28.73%	27.33%	97.06%	20.59%	124.39%	8.61	(0.19)
Total-Current Period	28.79%	52.41%	-4.75%	27.59%	26.96%	80.12%	1.10%	107.08%	7.35	(0.07)
Total-Previous Period	20.25%	54.05%	-4.09%	29.15%	29.87%	95.07%	4.72%	124.95%	8.20	(0.21)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
For the Quarter Ending June 30, 2022

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1	HDFC LTD	Holding Company (upto May 10, 2021) / Investing Party (w.e.f May 11, 2021)	Interest, Dividend and Rent-Gross	1,295	1,295	1,229	1,229
			Premium from Direct Business written-Net of GST	238	238	117	117
			Other Income	1	1	1	1
			Reimbursement received for Component Auditors Fees towards Qualified Institutional Placement (QIP) issue of Holding Company	-	-	-	-
			Rent, Rates and Taxes	170	170	161	161
			Dividend	-	-	-	-
			Claims	0	0	-	-
			Electricity expenses	4	4	-	-
			Repairs & Maintenance	15	15	-	-
			Name Usage Fees	953	953	745	745
			Others	-	-	-	-
2	Munich Re	Investing Party's group company	Reinsurance Commission	12,450	12,450	8,059	8,059
			Reinsurance Claims recovery	35,710	35,710	20,392	20,392
			Premium on Re Insurance Ceded	39,899	39,899	25,969	25,969
			Interest on Debentures	84	84	84	84
			Others	-	-	-	-
3	ERGO International AG	Investing Party	Other Income (Advisor Fees)	-	-	-	-
			Interest on Debentures	-	-	322	322
			Dividend	-	-	-	-
			Name Usage Fees	233	233	156	156
4	Key Management Persons	Key Management Persons (including Relatives)	Premium from Direct Business written-Net of GST	1	1	1	1
			Remuneration expenses	394	394	345	345

PART-B								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (₹ in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	HDFC LTD	Holding Company (upto May 10, 2021) / Investing Party (w.e.f May 11, 2021)	78,658.0	Receivable	No	No	Nil	Nil
			2,319.1	Payable	No	No	Nil	Nil
2	Munich Re	Investing Party's group company	112,248.0	Payable	No	No	Nil	Nil
3	ERGO International AG	Investing Party	233.4	Payable	No	No	Nil	Nil



FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS :
As at June 30, 2022

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	370,584	370,584
	Policyholders as per NL-12 A of BS	1,541,651	-	1,541,651
(A)	Total Investments as per BS	1,541,651	370,584	1,912,235
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	29,236	29,236
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	3,381	3,381
	Current Assets:			
(E)	Cash & Bank Balances as per BS*	-	14,389	14,389
(F)	Advances and Other assets as per BS	104,596	75,362	179,958
(G)	Total Current Assets as per BS...(E)+(F)	104,596	89,751	194,347
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	55,111	55,111
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	1,646,247	489,571	2,135,817
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	58,492	58,492
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	1,646,247	431,079	2,077,325

* Transferred to policyholder's funds to the extent of shortfall in policyholder's funds on account of Fair Value disallowance (Item No. (J) above)

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Software	-	1,755	1,755
	(b) Furniture and Fittings	-	1,603	1,603
	(c) Leased Property	-	23	23
	(d) Capital Advance (Software & FA)	-	-	-
			
	Cash and Bank balances	-	3,409	3,409
	Inadmissible current assets			
	(a) Deferred Tax Assets	-	5,693	5,693
	(b) Other Advances	-	2,844	2,844
	(c) Advances	-	119	119
	(d) Reinsurance recoverable	-	43,045	43,045
	Fair value change account subject to minimum of zero	-	-	-
	Total	-	58,492	58,492

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :
As at June 30, 2022

		(₹ in Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	822,936	453,954
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	822,936	453,954
(d)	Outstanding Claim Reserve (other than IBNR reserve)	443,117	275,734
(e)	IBNR reserve	804,127	493,255
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,070,181	1,222,942

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: HDFC ERGO General Insurance Company Limited
 Registration Number: 146
 Date of Registration: July 9, 2010
 Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on Jun 30, 2022

(₹ in Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	165,465	30,660	79,216	19,452	16,547	11,882	16,547
2	Marine Cargo	18,140	14,419	20,670	13,338	2,884	4,001	4,001
3	Marine - Other than Marine Cargo	1,808	16	1,082	14	181	162	181
4	Motor	375,570	266,527	290,356	206,230	56,335	65,330	65,330
5	Engineering	18,792	3,877	12,850	5,311	1,879	1,928	1,928
6	Aviation	1,853	2	2,013	76	185	302	302
7	Liability	43,953	11,641	13,637	4,169	6,593	3,068	6,593
8	Health	522,043	341,030	358,445	257,342	78,306	80,650	80,650
9	Miscellaneous	24,525	14,210	16,090	9,043	3,434	3,379	3,434
10	Crop	267,850	60,542	223,252	56,310	26,785	33,488	33,488
	Total	1,439,999	742,924	1,017,611	571,286	193,129	204,191	212,453

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

(₹ in Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,646,247
	Deduct:	
(B)	Current Liabilities as per BS	1,222,942
(C)	Provisions as per BS	-
(D)	Other Liabilities	423,304
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	431,079
	Deduct:	
(G)	Other Liabilities	73,248
(H)	Excess in Shareholder's funds (F-G)	357,830
(I)	Total ASM (E+H)	357,830
(J)	Total RSM	212,453
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.684

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-27- PRODUCTS INFORMATION

Products Information						
List below the products and/or add-ons introduced during the quarter ended June 30, 2022						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	my:Sampoorna Suraksha	Main Product	HDFHLIP21005V022122	Health	Individual	7-Apr-21
2	Corona Kavach Policy,HDFC ERGO	Main Product	HDFHLIP21078V012021	Health	Individual	16-Nov-21
3	Optima Restore	Main Product	HDFHLIP22193V072122	Health	Individual	28-Dec-21
4	HDFC ERGO Group Protect	Main Product	HDFHLGP22214V012122	Health	Group	25-Feb-22
5	Emergency Assistance Cover	Add-on	IRDAN125RP0013V01202122/A0007V01202223	Motor	Retail	4-Apr-22
6	EMI Protector	Add-on	IRDAN125RP0013V01202122/A0006V01202223	Motor	Retail	4-Apr-22
7	Higher Protection and Removal Costs	Add-on	IRDAN125RP0013V01202122/A0005V01202223	Motor	Retail	4-Apr-22
8	Multi Vehicle Discount	Add-on	IRDAN125RP0013V01202122/A0004V01202223	Motor	Retail	4-Apr-22
9	No Claim Bonus Protection	Add-on	IRDAN125RP0008V01201819/A0002V01202223	Motor	Retail	4-Apr-22
10	Tyre Secure	Add-on	IRDAN125RP0008V01201819/A0003V01202223	Motor	Retail	4-Apr-22
11	Tyre Secure	Add-on	IRDAN125RP0001V01201920/A0001V01202223	Motor	Retail	4-Apr-22
12	Depreciation Waiver	Add-on	IRDAN125RP0009V01201819/A0008V01202223	Motor	Retail	4-Apr-22
13	Return to Invoice	Add-on	IRDAN125RP0009V01201819/A0009V01202223	Motor	Retail	4-Apr-22
14	Cash Allowance	Add-on	IRDAN125RP0009V01201819/A0010V01202223	Motor	Retail	4-Apr-22
15	Drive Through Protection For Engine	Add-on	IRDAN125RP0009V01201819/A0011V01202223	Motor	Retail	4-Apr-22
16	Emergency Medical Expenses	Add-on	IRDAN125RP0009V01201819/A0012V01202223	Motor	Retail	4-Apr-22
17	No Claim Bonus Protection	Add-on	IRDAN125RP0009V01201819/A0013V01202223	Motor	Retail	4-Apr-22
18	Business Suraksha Plus	Main Product	IRDAN125CP0007V01202122	Miscellaneous	Commercial	4-Mar-22

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Statement as on: June 30, 2022

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)			
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	370,584
	Investments (Policyholders)	8A	1,541,651
2	Loans	9	
3	Fixed Assets	10	29,236
4	Current Assets		
	a. Cash & Bank Balance	11	14,388
	b. Advances & Other Assets	12	179,958
5	Current Liabilities		
	a. Current Liabilities	13	1,262,705
	b. Provisions	14	456,790
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		416,322
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	29,236
3	Cash & Bank Balance (if any)	11	14,388
4	Advances & Other Assets (if any)	12	179,958
5	Current Liabilities	13	1,262,705
6	Provisions	14	456,790
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		(1,495,913)
	'Investment Assets'	(A-B)	1,912,236

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM ⁺						
				(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
	1	Central Govt. Securities	Not less than 20%	-	87,107	362,371	449,478	23%	-	449,478	433,450
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	178,328	741,856	920,185	48%	-	920,185	892,768
	3	Investment subject to Exposure Norms									
	a.	Housing / Infra & Loans to SG for Housing and FFE									
	1.	Approved Investments	Not less than 15%	-	108,987	453,393	562,380	29%	(469)	561,911	553,041
	2.	Other Investments		-	-	-	-	0%	-	-	-
	b.	Approved Investments	Not exceeding 55%	2,220	78,681	327,317	408,218	21%	(377)	407,841	406,642
	c.	Other Investments		-	4,586	19,079	23,665	1%	(1,367)	22,298	22,354
		Investment Assets	100%	2,220	370,583	1,541,645	1,914,448	100%	(2,212)	1,912,236	1,874,804

PART - B

Name of the Insurer: HDFC ERGO General Insurance Company Limited

Registration Number: 146

Statement as on: June 30, 2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		384,882	21.0%	64,596	79.5%	449,478	23.5%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		814,651	44.4%	105,534	129.9%	920,185	48.1%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		149,782	8.2%	17,141	21.1%	166,922	8.7%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		400,921	21.9%	(5,463)	-6.7%	395,458	20.7%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		446,982	24.4%	(38,764)	-47.7%	408,218	21.3%
	d. Other Investments (not exceeding 15%)		20,842	1.1%	2,823	3.5%	23,665	1.2%
	Total		1,833,178	100%	81,269	100%	1,914,448	100%



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Statement as on June 30, 2022

(₹ in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at June 30, 2022	as % of total for this class	As at June 30, 2021	as % of total for this class	As at June 30, 2022	as % of total for this class	As at June 30, 2021	as % of total for this class
Break down by credit rating								
AAA rated	984,819	55.8%	986,417	57.8%	998,347	55.4%	957,909	57.5%
AA or better	49,755	2.8%	61,868	3.6%	48,879	2.7%	58,203	3.5%
Rated below AA but above A	5,056	0.3%	10,338	0.6%	5,000	0.3%	10,000	0.6%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	723,825	41.0%	648,631	38.0%	748,563	41.6%	640,005	38.4%
Total (A)	1,763,455	100%	1,707,254	100%	1,800,788	100%	1,666,117	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	264,673	15.0%	262,416	15.4%	264,301	14.7%	260,925	15.7%
more than 1 year and upto 3years	313,097	17.8%	337,376	19.8%	315,323	17.5%	328,101	19.7%
More than 3years and up to 7years	734,345	41.6%	659,164	38.6%	752,204	41.8%	642,565	38.6%
More than 7 years and up to 10 years	358,195	20.3%	403,617	23.6%	372,775	20.7%	390,366	23.4%
above 10 years	93,146	5.3%	44,682	2.6%	96,186	5.3%	44,160	2.7%
Total (B)	1,763,455	100%	1,707,254	100%	1,800,788	100%	1,666,117	100%
Breakdown by type of the issuer								
a. Central Government	570,133	32.3%	556,249	32.6%	588,284	32.7%	548,300	32.9%
b. State Government	153,692	8.7%	57,921	3.4%	160,279	8.9%	57,245	3.4%
c. Corporate Securities	1,039,630	59.0%	1,093,084	64.0%	1,052,226	58.4%	1,060,572	63.7%
Total (C)	1,763,455	100%	1,707,254	100%	1,800,788	100%	1,666,117	100%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED

Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Statement as on June 30, 2022

Sr. No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on June 30, 2022	As on June 30, 2021	As on June 30, 2022	As on June 30, 2021	As on June 30, 2022	As on June 30, 2021	As on June 30, 2022	As on June 30, 2021	As on June 30, 2022	As on June 30, 2021
1	Investments Assets	1,821,973	1,694,779	-	-	2,220	65,034	114,145	97,255	1,938,338	1,857,068
2	Gross NPA	23,403	23,403	-	-	-	-	665	665	24,068	24,068
3	% of Gross NPA on Investment Assets (2/1)	1.28%	1.38%	-	-	-	-	0.58%	0.68%	1.24%	1.30%
4	Provision made on NPA	23,403	23,403	-	-	-	-	486	486	23,890	23,890
5	Provision as a % of NPA (4/2)	100.00%	100.00%	-	-	-	-	73.19%	73.19%	99.26%	99.26%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,798,569	1,671,376	-	-	2,220	65,034	113,659	96,769	1,914,448	1,833,178
8	Net NPA (2-4)	-	-	-	-	-	-	178	178	178	178
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	0.16%	0.18%	0.01%	0.01%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: June 30, 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²
1	G-Sec													
A01	CENTRAL GOVT. BONDS	CGSB	426,790	6,523	1.5%	1.5%	426,790	6,523	1.5%	1.5%	478,338	8,726	1.8%	1.8%
A02	SPECIAL DEPOSITS	CSGD	-	-	-	-	-	-	-	-	-	-	-	-
A03	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	TREASURY BILLS	CTRB	6,819	64	0.9%	0.9%	6,819	64	0.9%	0.9%	22,870	179	0.01	0.01
2	G. Sec or Other Approved Sec/Guaranteed Sec													
B01	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	44,692	854	1.9%	1.9%	44,692	854	1.9%	1.9%	32,269	631	2.0%	2.0%
B02	STATE GOVERNMENT BONDS	SGGB	150,136	2,588	1.7%	1.7%	150,136	2,588	1.7%	1.7%	38,610	652	1.7%	1.7%
B03	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS)	SGQA	261,298	4,520	1.7%	1.7%	261,298	4,520	1.7%	1.7%	160,611	3,024	1.9%	1.9%
B05	GUARANTEED EQUITY	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
3	Investments subject to Exposure Norms													
	(a) Housing & Loans to State Govt for Housing / FFE													
C01	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENT	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	TERM LOAN - HUDCO/NHB/INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	TERM LOAN TO INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
C05	HOUSING - SECURITISED ASSETS	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
C06	BONDS / DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	70,457	1,203	1.7%	1.7%	70,457	1,203	1.7%	1.7%	66,353	1,174	1.8%	1.8%
	TAXABLE BONDS													
C07	BONDS/DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
C08	BONDS / DEBENTURES ISSUED BY NHB/INSTITUTIONS ACCREDITED BY NHB	HTDN	89,472	1,459	1.6%	1.6%	89,472	1,459	1.6%	1.6%	84,051	1,456	1.7%	1.7%
C09	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY C	HTDA	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
	TAX FREE BONDS													
C10	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
C11	BONDS / DEBENTURES ISSUED BY NHB	HFDN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
C12	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY C	HFDA	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
	(b) Infrastructure Investments													
D01	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D02	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	3,362	331	9.9%	9.9%	3,362	331	9.9%	9.9%	2,180	-	0.00%	0.00%
D03	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	6,413	-	0.0%	0.0%	6,413	-	0.0%	0.0%	2,053	6	0.3%	0.3%
D04	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D05	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D06	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	2,051	37	1.8%	1.8%	2,051	37	1.8%	1.8%	2,061	38	1.8%	1.8%
D07	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPEMENT FUND (IDF)	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D08	INFRASTRUCTURE - LONG TERM BANK BONDS	ILBI	54,733	975	1.8%	1.8%	54,733	975	1.8%	1.8%	28,767	557	1.9%	1.9%
	TAXABLE BONDS													
D09	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	303,137	5,210	1.7%	1.7%	303,137	5,210	1.7%	1.7%	274,389	4,720	1.7%	1.7%
D10	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D11	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BON	ICTD	31,613	650	2.1%	2.1%	31,613	650	2.1%	2.1%	43,308	904	2.1%	2.1%
D12	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D13	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
	TAX FREE BONDS													
D14	INFRASTRUCTURE / SOCIAL SECTOR - PSU - DEBENTURES / BONDS	IPFD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D15	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED INVESTMENTS) - DEBENTURES / BO	ICFD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
	OTHER INVESTMENTS													
D16	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEO	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D17	INFRASTRUCTURE - DEBENTURES/BONDS/CPS/LOANS	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D18	INFRASTRUCTURE - SECURITISED ASSETS	IOSA	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D19	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IOPE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
D20	INFRASTRUCTURE-DEBENTURES/BONDS/CPS/LOANS(PROMOTER GROUP)	IOPD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
	(c) Approved Investments													
E01	PSU - EQUITY SHARES - QUOTED	EAEQ	8,844	481	5.4%	5.4%	8,844	481	5.4%	5.4%	2,488	(145)	-5.8%	-5.8%
E02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	68,054	1,396	2.1%	2.1%	68,054	1,396	2.1%	2.1%	26,512	1,118	4.2%	4.2%
E03	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E04	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E05	CORPORATE SECURITIES - DEBENTURES (Taxable)	EPBT	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E06	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E07	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	155	7	4.4%	4.4%
E08	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
E09	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES (Taxable)	ECOS	248,877	4,379	1.8%	1.8%	248,877	4,379	1.8%	1.8%	262,691	4,897	1.9%	1.9%
E10	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	EDPG	12,069	184	1.5%	1.5%	12,069	184	1.5%	1.5%	8,811	137	1.6%	1.6%
E11	CORPORATE SECURITIES (APPROVED INVESTMENT) - DERIVATIVE INSTRUMENT	ECOI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E12	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E13	LOANS - POLICY LOANS	ELPL	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E14	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E15	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E16	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIs (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	559	5	0.8%	0.8%	559	5	0.8%	0.8%	4,421	74	1.7%	1.7%
E17	DEPOSITS - CDB WITH SCHEDULED BANKS	ECDD	24,160	264	1.1%	1.1%	24,160	264	1.1%	1.1%	31,973	290	0.9%	0.9%
E18	DEPOSITS - REPO / REVERSE REPO	ECMR	953	11	1.2%	1.2%	953	11	1.2%	1.2%	-	-	-	-
E19	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E20	CCIL - CBO	ECBO	17,764	186	1.0%	1.0%	17,764	186	1.0%	1.0%	-	-	-	-
E21	COMMERCIAL PAPERS	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E22	APPLICATION MONEY	ECAM	728	3	0.0%	0.0%	728	3	0.0%	0.0%	-	-	-	-
E23	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E24	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPDP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E25	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY PSU	EUPS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E26	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY NON	EPSP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E27	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E28	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	38,126	355	0.9%	0.9%	38,126	355	0.9%	0.9%	102,285	801	0.8%	0.8%
E29	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E30	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E31	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS	EAPB	3,500	82	2.3%	2.3%	3,500	82	2.3%	2.3%	8,000	180	2.2%	2.2%
E32	DEBT CAPITAL INSTRUMENTS (DCL-BASLE III)	EDCI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E33	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: June 30, 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
	(d) Other Investments													
F01	BONDS - PSU - TAXABLE	OBPT	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F02	BONDS - PSU - TAX FREE	OBPF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F03	EQUITY SHARES (INCL. PSU & UNLISTED)	OESH	2,694	251	9.3%	9.3%	2,694	251	9.3%	9.3%	2,406	-	-	-
F04	EQUITY SHARES (PSUS AND UNLISTED)	OEPD	3,041	-	0.0%	0.0%	3,041	-	0.0%	0.0%	532	-	-	-
F05	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F06	DEBENTURES	OLDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F07	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F08	COMMERCIAL PAPERS	OACP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F09	PREFERENCE SHARES	OPSH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F10	VENTURE FUND	OVNF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F11	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F12	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F13	MUTUAL FUNDS - DEBT /INCOME/SERIAL PLANS/LIQUID SCHEMES	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F14	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F15	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F16	DERIVATIVE INSTRUMENTS	OCDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F17	SECURITISED ASSETS	OPSA	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F18	INVESTMENT PROPERTIES - IMMOVABLE	OIFI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
F19	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I)	OAFI	680	18	2.7%	2.7%	680	18	2.7%	2.7%	462	21	4.5%	4.5%
F19	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	711	-	0.0%	0.0%	711	-	0.0%	0.0%	708	-	-	-
F20	RECLASSIFIED APPROVED INVESTMENT - DEBT	ORAD	5,000	118	2.4%	2.4%	5,000	118	2.4%	2.4%	10,462	251	2.4%	2.4%
F21	RECLASSIFIED APPROVED INVESTMENT - EQUITY	ORAE	10,241	192	1.9%	1.9%	10,241	192	1.9%	1.9%	1,559	21	0.01	0.01
	Total *		1,896,973	32,340	1.7%	1.7%	1,896,973	32,340	1.7%	1.7%	1,699,324	29,716	1.75%	1.75%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Statement as on: June 30, 2022
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter ¹</u>	-	-	-	-	-	-	-	
B.	<u>As on Date ²</u>								
1	9.35% PNB NCD 9-Sep-2024	ECOS	1,000	9-Sep-14	CRISIL	AAA	AA+	22-May-18	
2	9.36% IDFC NCD 21-Aug-2024	ECOS	1,498	21-Aug-14	ICRA	AAA	AA	21-May-19	
3	9.38% IDFC NCD 12-Sep-2024	ECOS	1,000	12-Sep-14	ICRA	AAA	AA	21-May-19	
4	8.52% IDFC NCD 27-Feb-2025	ECOS	4,872	26-Mar-19	ICRA	AAA	AA	21-May-19	
5	8.67% IDFC NCD 3-Jan-2025	ECOS	864	25-Mar-19	ICRA	AAA	AA	21-May-19	
6	8.25% IDFC NCD 24-Aug-2027	ECOS	2,536	13-Mar-19	ICRA	AAA	AA	21-May-19	
7	9.15% CAPITAL FIRST NCD 19-Jul-2023	ECOS	2,500	19-Jul-16	CARE	AA+	AA	21-May-19	
8	IL&FS TRANSPORTATION NETWORKS LTD CP 12-Nov-2018	IODS	4,691	15-Mar-18	ICRA	A2+	D	10-Sep-18	
9	7.75% ILFS FINANCIAL SERVICES NCD 1-Sep-2022	ORAD	144	29-Nov-17	ICRA	AAA	D	17-Sep-18	
10	7.80% ILFS FINANCIAL SERVICES NCD 1-Sep-2024	ORAD	474	29-Nov-17	ICRA	AAA	D	17-Sep-18	
11	8.22% ILFS FINANCIAL SERVICES NCD 28-Sep-2021	ORAD	2,500	1-Sep-17	ICRA	AAA	D	17-Sep-18	
12	8.70% ILFS FINANCIAL SERVICES NCD 3-May-2025	ORAD	493	9-May-18	ICRA	AAA	D	17-Sep-18	
13	8.12% ILFS NCD 22-Sep-2023	IODS	2,500	23-Sep-16	ICRA	AAA	D	17-Sep-18	
14	8.75% ILFS NCD 29-Jul-2020	IODS	1,000	29-Jul-15	ICRA	AAA	D	17-Sep-18	
15	9.10% ILFS NCD 21-Jan-2020	IODS	1,000	21-Jan-13	ICRA	AAA	D	17-Sep-18	
16	9.40% ILFS NCD 19-Dec-2022	IODS	500	19-Dec-12	ICRA	AAA	D	17-Sep-18	
17	9.50% ILFS NCD 28-Jul-2024	IODS	1,027	24-Dec-14	ICRA	AAA	D	17-Sep-18	
18	9.95% ILFS NCD 4-Feb-2019	IODS	500	4-Feb-14	ICRA	AAA	D	17-Sep-18	
19	9.98% ILFS NCD 5-Dec-2018	IODS	500	5-Dec-11	ICRA	AAA	D	17-Sep-18	
20	9.60% TATA MOTORS NCD 29-Oct-2022	ORAD	2,500	29-Oct-14	CARE	AA+	AA-	5-Aug-19	
21	9.35% TATA MOTORS NCD 10-Nov-2023	ORAD	2,500	12-Nov-14	CARE	AA+	AA-	5-Aug-19	
22	11.00% DHFL NCD 12-Sep-2019	ORAD	50	15-Oct-15	CARE	AAA	D	5-Jun-19	
23	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	ORAD	999	3-Jan-17	ICRA	AAA	D	17-Sep-18	
24	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	ORAD	2,994	2-Mar-17	ICRA	AAA	D	17-Sep-18	
25	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	ORAD	1,000	22-Jun-17	ICRA	AAA	D	17-Sep-18	
26	7.70% IL&FS LTD DB 26-07-2024	ORAD	1,000	26-Jul-17	ICRA	AAA	D	17-Sep-18	
27	8.70% GE SHIPPING DB 31-05-2025	ECOS	500	31-May-16	CARE	AAA	AA+	5-Oct-18	
28	8.25% GE SHIPPING DB 25-05-2027	ECOS	2,000	25-May-17	CARE	AAA	AA+	5-Oct-18	
29	9.30% DHFL DB 28-04-2020	ORAD	17	28-Apr-15	CARE	AAA	D	5-Jun-19	
30	9.50% DHFL DB 16-07-2020	ORAD	17	16-Jul-15	CARE	AAA	D	5-Jun-19	
31	8.25% RCL DB 14-04-2020	ORAD	1,000	2-Mar-17	CARE	AAA	D	23-Sep-19	
32	8.90% RCL DB 09-09-2021	ORAD	1,000	9-Sep-16	CARE	AAA	D	23-Sep-19	

Amount shown against IL & FS Group securities, DHFL NCDs & Reliance Capital NCDs is fully provided as on June 30, 2022



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Statement as on June 30, 2022

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	13	93	47	281	0.28%
3	No. of Reinsurers with rating A but less than AA	96	9,372	653	3,128	8.70%
4	No. of Reinsurers with rating BBB but less than A	6	10	-	18	0.02%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	115	9,476	700	3,427	9.00%
	With In India					
1	Indian Insurance Companies	19	-	-	5,172	3.42%
2	FRBs	9	86,283	2,139	3,552	60.86%
3	GIC Re	1	37,405	1,970	1,002	26.72%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	29	123,688	4,109	9,726	91.00%
	Grand Total (C)= (A)+(B)	144	133,164	4,809	13,153	100.00%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN
For the quarter ended June 30, 2022

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
STATES																				
1	Andhra Pradesh	1,548	-	46	46	781	862	1,643	2,121	838	25	2,984	2	4	58	-	-	66	4,757	6,351
2	Arunachal Pradesh	2	-	-	-	71	42	112	25	8	0	34	0	0	2	-	-	0	149	151
3	Assam	373	-	34	34	876	1,056	1,933	1,177	229	2	1,407	2	0	377	-	-	11	3,731	4,138
4	Bihar	116	-	0	0	803	966	1,769	1,073	236	3	1,312	1	1	165	-	-	12	3,259	3,375
5	Chhattisgarh	234	-	98	98	346	533	879	616	87	2	705	4	0	24	-	-	12	1,624	1,956
6	Goa	37	-	2	2	181	188	369	144	58	4	206	2	0	8	-	-	5	589	627
7	Gujarat	6,146	684	1,008	1,692	4,940	4,601	9,541	11,216	1,673	62	12,951	89	6	432	25	-	625	23,670	31,509
8	Haryana	6,764	2	886	887	1,915	1,434	3,349	8,285	868	36	9,189	26	2	605	70	2	1,995	15,238	22,889
9	Himachal Pradesh	100	-	6	6	473	1,003	1,476	147	46	2	195	0	0	332	-	-	4	2,008	2,114
10	Jharkhand	1,591	-	6	6	1,003	756	1,759	1,161	113	2	1,276	1	0	39	-	-	7	3,082	4,679
11	Karnataka	5,246	-	569	569	3,481	8,777	12,258	7,629	1,218	85	8,932	149	8	1,208	-	-	4,004	26,559	32,474
12	Kerala	477	-	14	14	995	2,912	3,908	1,578	577	20	2,175	2	1	27	-	-	127	6,240	6,731
13	Madhya Pradesh	1,176	29	81	110	515	809	1,324	2,231	403	9	2,642	5	1	55	-	33	48	4,109	5,396
14	Maharashtra	18,557	-	1,893	1,893	5,893	6,826	12,719	23,198	8,164	230	31,592	128	13	918	189	973	8,950	55,481	75,931
15	Manipur	2	-	0	0	64	55	119	29	40	0	69	-	-	-	-	-	0	189	190
16	Meghalaya	4	-	1	1	35	62	97	33	19	0	53	0	0	12	-	-	1	163	167
17	Mizoram	3	-	-	-	10	36	45	10	5	0	14	0	-	1	-	-	0	61	64
18	Nagaland	1	-	-	-	45	36	81	19	8	0	28	-	-	8	-	-	0	117	118
19	Odisha	187	-	45	45	1,366	1,516	2,882	1,041	289	4	1,334	2	0	83	-	45	22	4,369	4,601
20	Punjab	930	-	126	126	754	911	1,665	2,919	373	42	3,334	17	0	37	-	-	119	5,172	6,227
21	Rajasthan	1,609	-	557	557	936	1,751	2,688	2,818	611	12	3,441	5	2	347	-	85	278	6,846	9,012
22	Sikkim	42	-	5	5	51	35	86	64	11	0	75	-	-	-	-	-	0	161	208
23	Tamil Nadu	3,807	9	499	509	2,034	2,051	4,085	5,856	1,102	62	7,020	31	4	186	-	-	1,027	12,353	16,669
24	Telangana	1,517	-	66	66	1,822	1,563	3,384	7,047	1,101	47	8,194	39	1	139	-	-	812	12,569	14,151
25	Tripura	6	-	-	-	7	65	72	104	10	0	114	0	0	1	-	-	1	188	194
26	Uttarakhand	544	-	47	47	497	558	1,055	511	95	2	609	2	0	85	-	-	42	1,794	2,384
27	Uttar Pradesh	2,873	-	370	370	3,012	2,844	5,856	10,336	1,156	30	11,522	13	1	217	-	67	640	18,316	21,559
28	West Bengal	1,336	70	214	285	1,462	1,591	3,053	5,857	384	27	6,268	4	2	95	-	-	208	9,631	11,251
TOTAL (A)		55,227	795	6,574	7,369	34,367	43,841	78,208	97,245	19,722	709	117,676	524	48	5,461	283	1,205	19,016	222,422	285,018
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	0	-	-	-	1	7	8	11	2	-	13	-	-	-	-	-	0	21	21
2	Chandigarh	128	-	-	-	136	135	271	253	22	5	280	0	0	0	-	-	61	613	741
3	Dadra and Nagar Haveli	60	-	38	38	100	64	165	55	20	0	75	3	0	28	-	-	29	300	398
4	Daman & Diu	52	-	0	0	7	4	11	17	0	-	17	-	0	12	-	-	0	40	83
5	Govt. of NCT of Delhi	4,532	-	158	158	2,362	1,750	4,112	9,509	574	60	10,142	9	1	74	107	-	643	15,088	19,778
6	Jammu & Kashmir	74	-	3	3	391	365	756	120	24	2	145	1	0	(3)	-	-	7	906	983
7	Ladakh	1	-	-	-	4	2	5	0	0	-	0	-	-	-	-	-	0	6	7
8	Lakshadweep	-	-	-	-	0	2	2	0	0	0	0	-	-	-	-	-	0	3	3
9	Puducherry	21	-	34	34	84	74	159	55	20	1	75	0	-	0	-	-	3	237	292
TOTAL (B)		4,869	-	234	234	3,087	2,403	5,490	10,019	662	68	10,749	13	1	112	107	-	743	17,215	22,317
Outside India																				
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		60,095	795	6,807	7,602	37,454	46,244	83,698	107,264	20,384	777	128,425	537	49	5,573	391	1,205	19,760	239,637	307,335

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN
Up to the quarter ended June 30, 2022

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
STATES																				
1	Andhra Pradesh	1,548	-	46	46	781	862	1,643	2,121	838	25	2,984	2	4	58	-	-	66	4,757	6,351
2	Arunachal Pradesh	2	-	-	-	71	42	112	35	8	0	34	0	0	2	-	-	0	149	151
3	Assam	373	-	34	34	876	1,056	1,933	1,177	229	2	1,407	2	0	377	-	-	11	3,731	4,138
4	Bihar	116	-	0	0	803	966	1,769	1,073	236	3	1,312	1	1	165	-	-	12	3,259	3,375
5	Chhattisgarh	234	-	98	98	346	533	879	616	87	2	705	4	0	24	-	-	12	1,624	1,956
6	Goa	37	-	2	2	181	188	369	144	58	4	206	2	0	8	-	-	5	589	627
7	Gujarat	6,146	684	1,008	1,692	4,940	4,601	9,541	11,216	1,673	62	12,951	89	6	432	25	-	625	23,670	31,509
8	Haryana	6,764	2	886	887	1,915	1,434	3,349	8,285	868	36	9,189	26	2	605	70	2	1,995	15,238	22,889
9	Himachal Pradesh	100	-	6	6	473	1,003	1,476	147	46	2	195	0	0	332	-	-	4	2,008	2,114
10	Jharkhand	1,591	-	6	6	1,003	756	1,759	1,161	113	2	1,276	1	0	39	-	-	7	3,082	4,679
11	Karnataka	5,246	-	569	569	3,481	8,777	12,258	7,629	1,218	85	8,932	149	8	1,208	-	-	4,004	26,559	32,374
12	Kerala	477	-	14	14	995	2,912	3,908	1,578	24	17	2,175	2	1	27	-	-	127	6,240	6,731
13	Madhya Pradesh	1,176	29	81	110	515	809	1,324	2,231	403	9	2,642	5	1	55	-	33	48	4,109	5,396
14	Maharashtra	18,557	-	1,893	1,893	5,893	6,826	12,719	23,198	8,164	230	31,592	128	13	918	189	973	8,950	55,481	75,931
15	Manipur	2	-	0	0	64	55	119	29	40	0	69	-	-	-	-	-	0	189	190
16	Meghalaya	4	-	1	1	35	62	97	33	19	0	53	0	0	12	-	-	1	163	167
17	Mizoram	3	-	-	-	10	36	45	10	5	0	14	0	-	1	-	-	0	61	64
18	Nagaland	1	-	-	-	45	36	81	19	8	0	28	-	-	8	-	-	0	117	118
19	Odisha	187	-	45	45	1,366	1,516	2,882	1,041	289	4	1,334	2	0	83	-	45	22	4,369	4,601
20	Punjab	930	-	126	126	754	911	1,665	2,919	373	42	3,334	17	0	37	-	-	119	5,172	6,227
21	Rajasthan	1,609	-	557	557	936	1,751	2,688	2,818	611	12	3,441	5	2	347	-	85	278	6,846	9,012
22	Sikkim	42	-	5	5	51	35	86	64	11	0	75	-	-	-	-	-	0	161	208
23	Tamil Nadu	3,807	9	499	509	2,034	2,051	4,085	5,856	1,102	62	7,020	31	4	186	-	-	1,027	12,353	16,669
24	Telangana	1,517	-	66	66	1,822	1,563	3,384	7,047	1,101	47	8,194	39	1	139	-	-	812	12,569	14,151
25	Tripura	6	-	-	-	7	65	72	104	10	0	114	0	0	1	-	-	1	188	194
26	Uttarakhand	544	-	47	47	497	558	1,055	511	95	2	609	2	0	85	-	-	42	1,794	2,384
27	Uttar Pradesh	2,873	-	370	370	3,012	2,844	5,856	10,336	1,156	30	11,522	13	13	217	-	67	640	18,316	21,559
28	West Bengal	1,336	70	214	285	1,462	1,591	3,053	5,857	384	27	6,268	4	2	95	-	-	208	9,631	11,251
TOTAL (A)		55,227	795	6,574	7,369	34,367	43,841	78,208	97,245	19,722	709	117,676	524	48	5,461	283	1,205	19,016	222,422	285,018
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	0	-	-	-	1	7	8	11	2	-	13	-	-	-	-	-	0	21	21
2	Chandigarh	128	-	-	-	136	135	271	253	22	5	280	0	0	0	-	-	61	613	741
3	Dadra and Nagar Haveli	60	-	38	38	100	64	165	55	20	0	75	-	3	28	-	-	29	300	398
4	Daman & Diu	52	-	0	0	7	4	11	17	0	-	17	-	0	12	-	-	0	40	93
5	Govt. of NCT of Delhi	4,532	-	158	158	2,362	1,750	4,112	9,509	574	60	10,142	9	1	74	107	-	643	15,088	19,778
6	Jammu & Kashmir	74	-	3	3	391	365	756	120	24	2	145	1	0	(3)	-	-	7	906	983
7	Ladakh	1	-	-	-	4	2	5	0	0	-	0	-	-	-	-	-	0	6	7
8	Lakshadweep	-	-	-	-	0	2	2	0	0	0	0	-	-	-	-	-	0	3	3
9	Puducherry	21	-	34	34	84	74	159	55	20	1	75	0	-	0	-	-	3	237	292
TOTAL (B)		4,869	-	234	234	3,087	2,403	5,490	10,019	662	68	10,749	13	1	112	107	-	743	17,215	22,317
Outside India																				
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		60,095	795	6,807	7,602	37,454	46,244	83,698	107,264	20,384	777	128,425	537	49	5,573	391	1,205	19,760	239,637	307,335



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Sl.No.	Line of Business	For the quarter ended June 30, 2022		For the quarter ended June 30, 2021		Upto the quarter ended June 30, 2022		Upto the quarter ended June 30, 2021	
		Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies
1	Fire	60,095	59,349	45,131	43,163	60,095	59,349	45,131	43,163
2	Marine Cargo	6,807	5,434	4,804	62,399	6,807	5,434	4,804	62,399
3	Marine Other than Cargo	795	9	961	7	795	9	961	7
4	Motor OD	37,454	897,544	28,751	743,943	37,454	897,544	28,751	743,943
5	Motor TP	46,244	1,234,582	34,277	967,739	46,244	1,234,582	34,277	967,739
6	Health	107,264	423,424	86,224	468,090	107,264	423,424	86,224	468,090
7	Personal Accident	20,384	107,310	14,118	308,908	20,384	107,310	14,118	308,908
8	Travel	777	17,762	137	1,820	777	17,762	137	1,820
9	Workmen's Compensation	537	1,420	402	1,088	537	1,420	402	1,088
10	Public/ Product Liability	49	271	41	148	49	271	41	148
11	Engineering	5,573	1,509	5,790	975	5,573	1,509	5,790	975
12	Aviation	391	1	352	6	391	1	352	6
13	Crop/Weather Insurance	1,205	3	4,553	4	1,205	3	4,553	4
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	19,760	55,329	13,089	8,523	19,760	55,329	13,089	8,523



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-36- BUSINESS -CHANNELS WISE

Sl.No.	Channels	For the quarter ended June 30, 2022		Upto the quarter ended June 30, 2022		For the quarter ended June 30, 2021		Upto the quarter ended June 30, 2021	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	337,059	60,876	337,059	60,876	349,171	52,508	349,171	52,508
2	Corporate Agents-Banks	220,004	34,496	220,004	34,496	403,024	32,250	403,024	32,250
3	Corporate Agents -Others	76,103	18,246	76,103	18,246	70,967	11,334	70,967	11,334
4	Brokers	784,756	132,601	784,756	132,601	563,123	94,359	563,123	94,359
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	149,535	10,003	149,535	10,003	184,090	9,218	184,090	9,218
	-Others	54,237	37,194	54,237	37,194	57,063	26,954	57,063	26,954
7	Common Service Centres(CSC)	86,202	1,778	86,202	1,778	93,494	1,632	93,494	1,632
8	Insurance Marketing Firm	1,417	317	1,417	317	848	98	848	98
9	Point of sales person (Direct)	71,146	7,011	71,146	7,011	43,088	4,537	43,088	4,537
10	MISP (Direct)	113,486	4,576	113,486	4,576	59,703	2,641	59,703	2,641
11	Web Aggregators	12,458	237	12,458	237	38,299	3,099	38,299	3,099
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,906,403	307,335	1,906,403	307,335	1,862,870	238,631	1,862,870	238,631
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,906,403	307,335	1,906,403	307,335	1,862,870	238,631	1,862,870	238,631

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-37-CLAIMS DATA

Upto to the quarter ending June 30, 2022

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	519	646	10	656	17,262	40,942	58,204	22,804	1,473	11	24,288	488	8	476	27	62,446	-	1,506	148,618
2	Claims reported during the period	608	4,344	-	4,344	138,435	3,386	141,821	205,874	3,890	263	210,027	173	1	4,822	-	1,196,638	-	4,922	1,563,356
	(a) Booked During the period	575	3,928	-	3,928	137,962	3,082	141,044	201,948	3,567	246	205,761	167	1	4,808	-	857,477	-	4,866	1,218,627
	(b) Reopened during the Period	33	416	-	416	473	304	777	3,926	323	17	4,266	6	-	14	-	339,161	-	56	344,729
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	390	3,673	-	3,673	123,998	1,191	125,189	171,255	1,740	189	173,184	114	-	4,684	-	1,166,946	-	4,115	1,478,295
	(a) paid during the period	390	3,673	-	3,673	123,998	1,191	125,189	171,255	1,740	189	173,184	114	-	4,684	-	1,166,946	-	4,115	1,478,295
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	27	24	-	24	2,502	279	2,781	-	-	1	1	-	-	5	-	-	-	38	2,876
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	50	215	-	215	7,759	84	7,843	25,235	1,965	34	27,234	23	-	83	-	-	-	796	36,244
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	12	1	-	1	2,204	857	3,061	1,042	138	22	1,202	2	-	14	-	7,454	-	36	11,782
6	Claims O/S at End of the period	660	1,078	10	1,088	21,438	42,774	64,212	32,188	1,658	50	33,896	524	9	526	27	92,138	-	1,479	194,559
	Less than 3 months	346	777	-	777	20,079	3,191	23,270	31,097	1,501	50	32,648	163	1	305	-	44,317	-	698	102,525
	3 months to 6 months	131	148	4	152	1,199	3,471	4,670	956	124	-	1,080	97	2	96	-	26,016	-	148	32,392
	6 months to 1 year	115	76	1	77	157	6,376	6,533	83	21	-	104	188	1	73	6	9,897	-	95	17,089
	1year and above	68	77	5	82	3	29,736	29,739	52	12	-	64	76	5	52	21	11,908	-	538	42,553

(₹ in Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	97,854	20,032	7,728	27,760	9,983	218,797	228,780	15,513	5,625	11	21,148	1,184	561	15,375	4,924	12,292	-	15,680	425,558
2	Claims reported during the period	15,814	5,507	(4)	5,503	35,134	21,254	56,388	100,775	13,015	73	113,863	289	2	4,541	(0)	43,517	-	4,590	244,507
	(a) Booked During the period	15,583	5,349	(4)	5,345	34,287	20,325	54,612	97,608	11,809	60	109,478	269	2	4,315	(0)	34,285	-	3,836	227,724
	(b) Reopened during the Period	231	158	-	158	848	929	1,776	3,166	1,206	13	4,385	19	-	226	-	9,232	-	754	16,782
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	9,270	10,464	27	10,490	30,026	10,395	40,422	75,863	4,310	33	80,207	301	-	2,317	14	43,511	-	6,346	192,878
	(a) paid during the period	9,270	10,464	27	10,490	30,026	10,395	40,422	75,863	4,310	33	80,207	301	-	2,317	14	43,511	-	6,346	192,878
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	41	80	-	80	1,096	860	1,956	-	-	1	1	-	-	1	-	-	-	17	2,096
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	789	395	-	395	3,427	256	3,683	16,989	8,038	23	25,050	51	-	972	1	-	-	1,033	31,974
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	12	0	-	0	356	1,052	1,409	73	20	2	95	12	-	2	-	231	-	6	1,767
6	Claims O/S at End of the period	103,569	14,601	7,697	22,298	10,568	228,540	239,108	23,435	6,291	26	29,753	1,121	563	16,624	4,909	12,297	-	12,874	443,117
	Less than 3 months	14,368	2,432	9	2,441	8,099	12,245	20,344	22,190	5,244	26	27,461	277	2	4,125	11	2,011	-	1,059	72,098
	3 months to 6 months	8,810	1,499	11	1,511	1,875	13,547	15,422	1,035	808	-	1,843	176	8	1,876	57	579	-	602	30,884
	6 months to 1 year	15,567	878	5	883	550	29,481	30,031	134	34	-	168	315	4	2,252	145	286	-	313	49,964
	1year and above	64,824	9,792	7,672	17,464	44	173,267	173,311	76	205	-	280	353	549	8,372	4,697	9,420	-	10,901	290,171



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-39- AGEING OF CLAIMS

For the quarter ending June 30, 2022

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid (₹ in Lakhs)							Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	201	65	49	44	31	-	-	630	360	1,005	3,382	2,967	887	39	390	9,270
2	Marine Cargo	3,379	233	43	15	2	1	-	1,148	720	384	149	7,195	864	3	3,673	10,464
3	Marine Other than Cargo	-	-	-	-	-	-	-	3	1	-	-	7	13	2	-	27
4	Motor OD	118,252	4,454	1,086	186	16	3	1	23,665	3,274	2,420	668	(2)	5	(5)	123,998	30,026
5	Motor TP	36	21	43	121	488	255	227	284	95	154	909	4,147	2,582	2,224	1,191	10,395
6	Health	155,454	13,080	1,092	529	891	201	8	61,792	12,390	1,108	240	297	22	15	171,255	75,863
7	Personal Accident	1,109	484	102	27	16	1	1	1,807	1,801	567	106	29	1	1	1,740	4,310
8	Travel	159	12	11	6	1	-	-	36	1	1	0	(5)	-	-	189	33
9	Workmen's Compensation	-	31	45	23	15	-	-	1	43	127	64	66	-	-	114	301
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	4,521	72	49	31	11	-	-	596	340	104	488	786	3	-	4,684	2,317
12	Aviation	-	-	-	-	-	-	-	-	0	2	0	11	1	-	-	14
13	Crop Insurance	1,138,473	6,092	6,439	13,843	2,096	3	-	41,198	448	581	1,106	177	0	-	1,166,946	43,511
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	3,703	358	30	5	18	1	-	2,206	84	477	18	3,416	59	84	4,115	6,346

Upto the Quarter ending June 30, 2022

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	201	65	49	44	31	-	-	630	360	1,005	3,382	2,967	887	39	390	9,270
2	Marine Cargo	3,379	233	43	15	2	1	-	1,148	720	384	149	7,195	864	3	3,673	10,464
3	Marine Other than Cargo	-	-	-	-	-	-	-	3	1	-	-	7	13	2	-	27
4	Motor OD	118,252	4,454	1,086	186	16	3	1	23,665	3,274	2,420	668	(2)	5	(5)	123,998	30,026
5	Motor TP	36	21	43	121	488	255	227	284	95	154	909	4,147	2,582	2,224	1,191	10,395
6	Health	155,454	13,080	1,092	529	891	201	8	61,792	12,390	1,108	240	297	22	15	171,255	75,863
7	Personal Accident	1,109	484	102	27	16	1	1	1,807	1,801	567	106	29	1	1	1,740	4,310
8	Travel	159	12	11	6	1	-	-	36	1	1	0	(5)	-	-	189	33
9	Workmen's Compensation/ Employer's liability	-	31	45	23	15	-	-	1	43	127	64	66	-	-	114	301
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	4,521	72	49	31	11	-	-	596	340	104	488	786	3	-	4,684	2,317
12	Aviation	-	-	-	-	-	-	-	-	0	2	0	11	1	-	-	14
13	Crop Insurance	1,138,473	6,092	6,439	13,843	2,096	3	-	41,198	448	581	1,106	177	0	-	1,166,946	43,511
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	3,703	358	30	5	18	1	-	2,206	84	477	18	3,416	59	84	4,115	6,346



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-41 OFFICES INFORMATION
Statement as on June 30, 2022

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		203
2	No. of branches approved during the year		-
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the year		-
6	No of branches at the end of the year		203
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		203
10	<u>No. of Directors:-</u>		
	(a) Independent Director		7
	(b) Executive Director		3
	(c) Non-Executive Director		3
	(d) Women Director (Non-Executive)		1
	(e) Whole time director		-
11	<u>No. of Employees</u>		
	(a) On-roll:		9,170
	(b) Off-roll:		585
	(c) Total		9,755
12	<u>No. of Insurance Agents and Intermediaries</u>		
	(a) Individual Agents,		135,191
	(b) Corporate Agents-Banks		17
	(c)Corporate Agents-Others		90
	(d) Insurance Brokers		526
	(e) Web Aggregators		22
	(f) Insurance Marketing Firm		81
	(g) Motor Insurance Service Providers (DIRECT)		1,612
	(h) Point of Sales persons (DIRECT)		30,800
	(i) Other as allowed by IRDAI		
	- Common Service Centres		1

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	9,601	162,319
Recruitments during the quarter	989	8,371
Attrition during the quarter	835	2,350
Number at the end of the quarter	9,755	168,340



Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-42 **BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**
Statement as on Jun 30, 2022

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mr. Keki M. Mistry	Non - Executive- Chairman	Non - Executive Director	
2	Ms. Renu S. Karnad	Non - Executive Director	Non - Executive Director	
3	Dr. Oliver Martin Willmes	Non - Executive Director	Non - Executive Director	
4	Dr. Clemens Matthias Muth	Non - Executive Director	Non - Executive Director	
5	Mr. Bernhard Steinruecke	Independent Director	Independent Director	
6	Mr. Mehernosh B. Kapadia	Independent Director	Independent Director	
7	Mr. Arvind Mahajan	Independent Director	Independent Director	
8	Mr. Ameet P. Hariani	Independent Director	Independent Director	
9	Mr. Sanjib Chaudhuri	Independent Director	Independent Director	Appointed w.e.f April 12, 2022
10	Dr. Rajgopal Thirumalai	Independent Director	Independent Director	Appointed w.e.f April 12, 2022
11	Mr. Vinay Sanghi	Independent Director	Independent Director	Appointed w.e.f April 12, 2022
12	Mr. Samir H. Shah	Executive Director & CFO	Executive Director & CFO	
13	Mr. Anuj Tyagi	Deputy Managing Director	Deputy Managing Director	
14	Mr. Ritesh Kumar	Managing Director & CEO	Managing Director & CEO	
15	Mr. Anurag Rastogi	President - Chief Actuary and Chief Underwriting Officer	Business Head- Chief Actuary and Chief Underwriting Officer	
16	Mr. Ankur Bahorey	President - Bancassurance	Business Head- Bancassurance	
17	Mr. Parthanil Ghosh	President - Motor Business & CSR	Business Head- Motor Business & CSR	
18	Mr. Ravi Vishwanath	President - Accident & Health Business	Business Head- Accident & Health Business	
19	Mr. Sanjay Kaw	President- Commercial Business	Business Head- Commercial Business	
20	Mr. Rahul Ahuja	President- Finance & Deputy CFO	Finance	
21	Ms. Sudakshina Bhattacharya	Chief Human Resource Officer	Human Resources	
22	Mr. Hiten Kothari	Appointed Actuary	Actuarial	
23	Mr. Sanjay Kulshrestha	Chief Investment Officer	Investment	
24	Mr. Sanjay Mishra	Chief Risk Officer	-	Ceased to be CRO w.e.f. June 20, 2022
25	Mr. Chirag Sheth	Chief Risk Officer	Risk Management	Appointed w.e.f June 20, 2022
26	Mr. Dayananda V. Shetty	Company Secretary	Secretarial	
27	Ms. Vyoma Manek	Chief Compliance Officer	Compliance	

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Upto the Quarter ending June 30, 2022

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ in Lakhs)	Sum Assured (₹ in Lakhs)
1	FIRE	Rural	4,722	2,977	2,464,125
		Social	-	-	-
2	MARINE CARGO	Rural	381	321	2,840,728
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	2	35	38,446
		Social	-	-	-
4	MOTOR OD	Rural	159,388	5,836	514,838
		Social	-	-	-
5	MOTOR TP	Rural	211,442	8,990	25,140
		Social	-	-	-
6	HEALTH	Rural	22,316	4,459	244,487
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	11,223	1,775	873,130
		Social	-	-	-
8	TRAVEL	Rural	321	13	472
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	115	35	31,525
		Social	-	-	-
10	Public/ Product Liability	Rural	12	2	11,187
		Social	-	-	-
11	Engineering	Rural	208	403	92,039
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Weather / Crop	Rural	1	1,204	5,467
		Social	187,130	4,829	21,889
14	Miscellaneous	Rural	1,161	246	608,839
		Social	-	-	-
	Total	Rural	251,904	26,297	7,750,424
		Social	187,130	4,829	21,889

**FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)**

- (i) Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
(ii) Registration No.146 and Date of Registration with the IRDAI:09/07/2010
(iii) Gross Direct Premium Income during immediate preceding FY 2022: ₹1,349,755 Lakhs
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY 2022: ₹201,191 Lakhs
(v) Obligation of the Insurer to be met in a financial year 2022-23 is ₹ 231,340 Lakhs

Statement Period: Quarter ending June 30, 2022

Items	(₹ in Lakhs)	
	For the Quarter June 30, 2022	Upto the Quarter June 30, 2022
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	7,142	7,142
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	39,102	39,102
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	46,244	46,244
Total Gross Direct Motor Own damage Insurance		
Business Premium	37,454	37,454
Total Gross Direct Premium Income	307,335	307,335

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-45-GREIVANCE DISPOSAL

Statement as on June 30, 2022

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	20	6	-	14	-	20
b)	Claims Related	-	617	114	3	471	29	617
c)	Policy Related	-	148	82	-	54	12	148
d)	Premium Related	-	90	4	-	83	3	90
e)	Refund Related	-	29	16	-	12	1	29
f)	Coverage Related	-	10	3	-	4	3	10
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	5	-	-	4	1	5
i)	Others	-	75	34	-	40	1	75
	Total	-	994	259	3	682	50	994
2	Total No. of policies during previous year:	1,862,870						
3**	Total No. of claims during previous year:	1,597,906						
4	Total No. of policies during current year:	1,906,403						
5**	Total No. of claims during current year:	1,597,906						
6#	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	1.58						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	3.86						

Total number of policy complaints includes all complaints other than those reported under "Claims" and "Others"

** Total number of claims have been considered as intimated claims

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	50	100%	-	0%	50	100%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	50	100%	-	0%	50	100%

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010
Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ending: Jun 30,2022

Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended Jun 30, 2022										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company Management Recommendation	Recommendation of Proxy Advisory Firm (PAF)	Recommendation of Proxy Advisory Firm (PAF) - SeS	Vote (For / Against / Abstain)	Reason for the Vote Decision
1	01-04-22	Astral Limited	NCLT Convened Meeting	Management	Approve amalgamation of Resinova Chemie Ltd, 97.5% subsidiary and Astral Biochem Private Ltd, wholly- owned subsidiary with Astral Limited	Yes	For	For	For	The proposed merger is compliant with law and will result in simplification of group structure, increase in customer base and may result in synergy benefits through operational efficiency and better utilization of resources. The valuation is in line with peers.
2	08-04-22	Axis Bank Limited	Postal Ballot	Management	I. Approve material related party transactions for acceptance of deposits in current/savings account or any other similar accounts for FY23	Yes	For	For	For	The transactions are in the ordinary course of business and on an arm's length basis.
					II. Approve material related party transactions for subscription of securities issued by related parties and purchase of securities from related parties for FY23	Yes	For	For	For	
					III. Approve material related party transactions for sale of securities to related parties for FY23	Yes	For	For	For	
					IV. Approve material related party transactions for issue of securities of Axis Bank Limited to related parties, payment of interest and redemption amount for FY23	Yes	For	For	For	
					V. Approve material related party transactions for receipt of fees/commission for distribution of insurance products and other related business for FY23	Yes	For	For	For	
					VI. Approve material related party transactions for fund based or non-fund based credit facilities for FY23	Yes	For	For	For	
					VII. Approve material related party transactions for money market instruments/term borrowing/term lending including repo/reverse repo for FY23	Yes	For	For	For	
					VIII. Approve material related party transactions pertaining to forex and derivative contracts for FY23	Yes	For	For	For	

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010
Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ending: Jun 30,2022

Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended Jun 30, 2022										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company Management Recommendation	Recommendation of Proxy Advisory Firm (PAF)	Recommendation of Proxy Advisory Firm (PAF) - SeS	Vote (For / Against / Abstain)	Reason for the Vote Decision
3	12-04-22	Nestle India Limited	Annual General Meeting	Shareholders	I. Adoption of financial statements for the year ended December 31, 2021	Yes	For	For	For	The financial statements are in accordance with Generally Accepted Accounting Policies and Indian Accounting Standards (IND-AS).
					II. Confirm payment of two interim dividends aggregating Rs. 135.0 and approve final dividend of Rs. 65.0 per equity share (face value Rs. 10.0 each) for 2021	Yes	For	For	For	The Dividend is in line with performance of the company
					III. Reappoint Matthias Christoph Lohner (DIN: 08934420) as Director, liable to retire by rotation	Yes	For	For	For	His re-appointment is in line with the statutory requirement with respect to retirement by rotation
					IV. Appoint S.R. Batliboi & Co. LLP as statutory auditors from the conclusion of 2022 AGM till the 2027 AGM and fix their remuneration for 2022	Yes	For	For	For	The proposed remuneration is reasonable and commensurate with the size and operations of the company
					V. Approve remuneration of Rs. 222,000 to Ramanath Iyer & Co., as cost auditors for financial year ending 31 December 2022	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IAS, as the proposed remuneration is reasonable as compared to the size and scale of operations.
					VI. Appoint Ms. Anjali Bansal (DIN: 00207746) as Independent Director for five years from 1 May 2022	Yes	For	For	For	Her appointment is in line with the statutory requirement
4	16-04-22	Hindustan Unilever Limited	Postal Ballot	Management	I. Appoint Nitin Paranjpe (DIN: 00045204) as Non- Executive Non-Independent Director from March 31, 2022, liable to retire by rotation	Yes	For	For	For	His appointment is in line with the statutory requirement with respect to retirement by rotation
					II. Reappoint Dev Bajpai (DIN: 00050516) as Wholtime Director for five years from January 23, 2022 and fix his remuneration	Yes	For	For	For	His re-appointment is in line with the statutory requirements.

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010
Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ending: Jun 30,2022

Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended Jun 30, 2022										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company Management Recommendation	Recommendation of Proxy Advisory Firm (PAF)	Recommendation of Proxy Advisory Firm (PAF) - SeS	Vote (For / Against / Abstain)	Reason for the Vote Decision
5	19-04-22	Tata Consultancy Services Limited	Postal Ballot	Management	I. Reappoint Rajesh Gopinathan (DIN: 06365813) as CEO and Managing Director for five years from February 21, 2022 and fix his remuneration	Yes	For	For	For	Both the re-appointments are in line with the statutory requirements and the proposed remuneration is in line with peers and commensurate with the overall size of the company.
					II. Reappoint N Ganapathy Subramaniam (DIN: 06365813) as COO and Executive Director from February 21, 2022 to May 19, 2024 and fix his remuneration	Yes	For	For	For	
6	22-04-22	Indian Oil Corporation Limited	Postal Ballot	Management	I. Appoint Satish Kumar Vaduguri (DIN: 09322002) as Director (Marketing) from October 28, 2021	Yes	For	Against	For	Both the appointments are in line with the statutory requirement
					II. Appoint Dilip Gogoi Lalung (DIN: 09398549) as Independent Director for three years from November 24, 2021	Yes	For	For	For	
					III. Appoint Dr. Ashutosh Pant (DIN: 03057160) as Independent Director for three years from November 24, 2021	Yes	Against	For	Against	The Company has voted Against the motion in line with the recommendation of IiAS, since from the background research made available, it indicates that he has political affiliations, which may unduly influence some of the decisions of the Board. It would be preferable for politically unaffiliated people to hold such positions, as often, politically influenced Board decisions may not be in the best interests of the shareholders.
					IV. Appoint Dr. Dattatreya Rao Sirpurker (DIN: 09400251) as Independent Director for three years from November 24, 2021	Yes	For	For	For	
					V. Appoint Prasenjit Biswas (DIN: 09398565) as Independent Director for three years from November 24, 2021	Yes	For	For	For	Both the appointments are in line with the statutory requirement
					VI. Appoint Sudipta Kumar Ray (DIN: 02534632) as Independent Director for three years from November 24, 2021	Yes	Against	For	Against	
										The Company has voted Against the motion in line with the recommendation of IiAS, since from the background research made available indicates that he has political affiliations, which may unduly influence some of the decisions of the Board. It would be preferable for politically unaffiliated people to hold such positions, as often, politically influenced Board decisions may not be in the best interests of the shareholders.

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					VII. Appoint Krishnan Sadagopan (DIN: 09397902) as Independent Director for three years from November, 24 2021	Yes	For	For	For	His appointment is in line with the statutory requirement
					VIII. Appoint Dayanand Sadashiv Nanaware (DIN: 07354849) as Director (Pipelines) from December 28, 2021	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of liAS. His appointment is in line with the statutory requirement
					IX. Appoint Ms. Sukla Mistry (DIN: 09309378) as Director (Refineries) from February 7, 2022	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of liAS. Her appointment is in line with the statutory requirement
					X. Appoint Sujoy Choudhury (DIN: 09503285) as Director (Planning & Business Development) from February 23, 2022	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of liAS. His appointment is in line with the statutory requirement
					XI. Approve material related party transactions upto Rs. 40.0 bn with Falcon Oil & Gas B.V. (FOGBV), a Joint Venture (JV) of a wholly owned subsidiary (Indian Oil Global BV), in FY23	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of liAS. The transactions are operational in nature and are in the ordinary course of business and on an arm's length basis.
					XII. Approve related party transactions upto Rs. 31.0 bn with Indian Oil Petronas Pvt. Ltd., a joint venture company, in FY23	Yes	For	Against	For	
					XIII. Approve related party transactions upto Rs. 210.0 bn with Petronet LNG Ltd., associate company, for FY23	Yes	For	Against	For	
					XIV. Approve related party transactions upto Rs. 12.0 bn with Indian Oil Adani Gas Pvt. Ltd., a joint venture company, in FY23	Yes	For	Against	For	
					XV. Approve related party transaction upto Rs. 20.0 bn with Indian Oil LNG Pvt. Ltd., a joint venture company, in FY23	Yes	For	Against	For	
					II. Appoint Ramnath Krishnan (DIN: 09371341) as Director from October 23, 2021, not liable to retire by rotation.	Yes	For	Against	For	His appointment is in line with statutory requirements. His reappointment would require periodic shareholder approval. Hence, the Company has voted For the motion in line with the recommendation of liAS.
					III. Appoint Ramnath Krishnan (DIN:09371341) as Managing Director and Group CEO for three years from October 23, 2021 and fix his remuneration as minimum remuneration.	Yes	For	Against	For	His remuneration is in line with peers and commensurate with the overall size of the Company. Hence, the Company has voted For the motion in line with the recommendation of liAS.

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					IV. Ratify and approve related party transactions upto Rs. 1.5 bn between ICRA Analytics Limited, wholly-owned subsidiary and Moody's Corporation and its affiliates.	Yes	Against	For	Against	The Company has voted Against the motion in line with the recommendation of IiAS, since in effect, a perpetual approval is being sought on this. It would be preferable if shareholders periodically review such approvals.
7	29-04-22	REC Limited	Postal Ballot	Management	I. Appoint Ms. Parminder Chopra (DIN:08530587) as Non-Executive Non-Independent Nominee Director of Power Finance Corporation Limited from February 4, 2022, liable to retire by rotation	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IiAS, since her appointment is in line with the statutory requirements with respect to retirement by rotation
					II. Appoint Sudhir Kumar Gangadhar Rahate (DIN:05254178) as Chairperson and Managing Director for three months or until further orders from February 22, 2022	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IiAS, since his appointment is in line with the statutory requirement.

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8	03-05-22	GAIL India Limited	Postal Ballot	Management	I. Appoint Rakesh Kumar Jain (DIN:08788595) as Director (Finance), liable to retire by rotation from December 1, 2021 on the terms and conditions decided by the President of India	Yes	For	For	For	Both the appointments are in line with the statutory requirement with respect to retirement by rotation
					II. Appoint Deepak Gupta (DIN:09503339) as Director (Projects), liable to retire by rotation from February 12, 2022 on the terms and conditions decided by the President of India	Yes	For	For	For	
					III. Appoint Dr Ravikant Kolhe (DIN:09406892) as an Independent Director from November 22, 2021 till November 7, 2024	Yes	Against	For	Against	The Company has voted Against the motion in line with the recommendation of IiAS, since from the background research made available, it indicates that he has political affiliations, which may unduly influence some of the decisions of the Board. It would be preferable for politically unaffiliated people to hold such positions, as often, politically influenced Board decisions may not be in the best interests of the shareholders.
					IV. Appoint Sher Singh (DIN:09404758) as an Independent Director from November 22, 2021 till November 7, 2024	Yes	Against	For	Against	
					V. Appoint Dr Nandhagopal Narayanasamy (DIN:06535490) as an Independent Director from November 17, 2021 till November 7, 2024	Yes	For	For	For	His appointment is in line with the statutory requirement
					VI. Appoint Akhilesh Jain (DIN:07731983) as an Independent Director for three years from November 8, 2021	Yes	Against	For	Against	The Company has voted Against the motion in line with the recommendation of IiAS, since from the background research made available, it indicates that he has political affiliations, which may unduly influence some of the decisions of the Board. It would be preferable for politically unaffiliated people to hold such positions, as often, politically influenced Board decisions may not be in the best interests of the shareholders.
					VII. Appoint Sanjay Kashyap (DIN:09402360) as an Independent Director from November 17, 2021 till November 7, 2024	Yes	Against	For	Against	
					VIII. Appoint Ms. Kangabam Inaocha Devi (DIN:07812922) as an Independent Director from November 18, 2021 till November 7, 2024	Yes	Against	For	Against	

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					IX. Approve material related party transactions with Indraprastha Gas Limited (IGL) in excess of Rs. 10.0 bn from FY23 onwards	Yes	For	For	For	The transactions are in the ordinary course of business and on an arm's length basis.
					X. Approve material related party transactions with Mahanagar Gas Limited (MGL) in excess of Rs. 10.0 bn from FY23 onwards	Yes	For	For	For	
					XI. Approve material related party transactions with Maharashtra Natural Gas Limited (MNGL) in excess of Rs. 10.0 bn from FY23 onwards	Yes	For	For	For	
					XII. Approve material related party transactions with ONGC Petro Additions Limited (OPAL) in excess of Rs. 10.0 bn from FY23 onwards	Yes	For	For	For	
					XIII. Approve material related party transactions with Ramagundam Fertilizers and Chemicals Limited (RFCL) in excess of Rs. 10.0 bn from FY23 onwards	Yes	For	For	For	

9	05-05-22	ABB India Limited	Annual General Meeting	Shareholders	I. Adoption of financial statements for the year ended December 31, 2021	Yes	For	For	For	The financial statements are in accordance with Generally Accepted Accounting Policies and Indian Accounting Standards (IND-AS)
					II. Declare final dividend of Rs. 5.2 per equity share of face value Rs. 2.0	Yes	For	For	For	The dividend is in line with performance of the company.
					III. Reappoint Morten Wierod (DIN:08753868) as Non- Executive Non-Independent Director, liable to retire by rotation	Yes	For	For	For	His reappointment is in line with the statutory requirement with respect to retirement by rotation
					IV. Reappoint B S R & Co LLP as statutory auditors for five years from 2022 and authorize the board to fix their remuneration	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IiAS, since his reappointment is in line with the statutory requirement
					V. Reappoint Sanjeev Sharma (DIN: 07362344) as Managing Director for five years from January 1, 2022 and fix his remuneration	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IiAS, since his remuneration for 2022 is in line with that of peers and commensurate with the size and complexity of the business.
					VI. Appoint Ms. Carolina Yvonne Granat (DIN:09477744) as Non-Executive Non-Independent Director, liable to retire by rotation, from April 1, 2022	Yes	For	For	For	Her appointment is in line with the statutory requirement with respect to retirement by rotation.

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					VII. Approve payment of commission to Independent Directors not exceeding 1 % of net profits for five years from January 1, 2022	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IiAS, since the proposed commission to Independent Directors is reasonable and in line with market practices.
					VIII. Approve remuneration of Rs. 2.5 mn to Ashwin Solanki and Associates as cost auditors for financial year ending December 31, 2022	Yes	For	For	For	The total remuneration proposed to be paid to the cost auditors in FY22 is reasonable compared to the size and scale of operations.
10	17-05-22	Marico Limited	Postal Ballot	Management	I. Approve amendments to Marico ESOP 2016 Plan (ESOP 2016 Plan) by adding 13.2 mn options to the plan and aligning it with the current regulations	Yes	Against	For	For	The Company has voted For the motion in line with the recommendation of SES, as its in line with SEBI Regulations and guidelines
					II. Approve extension of Marico ESOP 2016 Plan (ESOP 2016 Plan) to the employees of the subsidiaries of the company	Yes	Against	For	For	The Company has voted For the motion in line with the recommendation of SES, as its in line with SEBI Regulations and guidelines
					III. Reappoint Ananth Sankaranarayanan (DIN: 07527676) as Independent Director for five years from June 26, 2022 to June 25, 2027	Yes	For	For	For	His reappointment is in line with the statutory requirement
					IV. Appoint Rajeev Vasudeva (DIN: 02066480) as Independent Director for five years from November 1, 2021 to October 31, 2026	Yes	For	For	For	His appointment is in line with the statutory requirement
					V. Appoint Ms. Apurva Purohit (DIN: 00190097) as Independent Director for five years from April 7, 2022 to April 6, 2027	Yes	For	For	For	Her appointment is in line with the statutory requirement
					VI. Appoint Ms. Nayantara Bali (DIN: 03570657) as Independent Director for five years from April 7, 2022 to April 7, 2027	Yes	For	For	For	
11	17-05-22	Maruti Suzuki Limited	Postal Ballot	Management	I. Redesignate Kenichi Ayukawa (DIN: 02262755) as Whole-time Director designated as Executive Vice Chairperson for six months from April 1, 2022 to September 30, 2022 and fix his remuneration	Yes	For	For	For	The estimated remuneration is comparable to peers and commensurate with his responsibilities

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					II. Redesignate Hisashi Takeuchi (DIN: 07806180) as Managing Director and CEO for three years from April 1, 2022 and fix his remuneration	Yes	For	For	For	
12	18-05-22	Larsen & Toubro Limited	Postal Ballot	Management	I. Approve alteration to the Object clause of the Memorandum of Association	Yes	For	For	For	The company seeks to tap opportunities in the technology infrastructure business by altering its MoA to enable it to carry out data centre, cloud operations, other IT related business and green energy business.
					II. Approve material related party transactions upto Rs. 20.0 bn with L&T Finance Limited, a 63.62% subsidiary, for five years from FY23 to FY27	Yes	For	For	For	The transactions are in the ordinary course of business and on an arm's length basis.
					III. Appoint Pramit Jhaveri (DIN: 00186137) as Independent Director for five years from April 1, 2022	Yes	For	For	For	His appointment is in line with the statutory requirement
13	24-05-22	Kotak Mahindra Bank Limited	Postal Ballot	Management	Appoint Amit Desai (DIN: 00310510) as non-executive, non-independent director liable to retire by rotation, from March 18, 2022	Yes	For	For	For	His reappointment is in line with the statutory requirement with respect to retirement by rotation
14	31-05-22	Nestle India Limited	Postal Ballot	Management	Appoint Ms. Alpana Parida (DIN: 06796621) as Independent Director for five years from June 1, 2022	Yes	For	For	For	Her reappointment is in line with the statutory requirement
15	07-06-22	NMDC Limited	Postal Ballot	Management	Approve demerger of NMDC Iron & Steel Plant (NISP) to NMDC Steel Limited, with mirror shareholding, which will be subsequently listed	Yes	For	For	For	This scheme is in line with requirement and is in the interest of the company.
16	08-06-22	Castrol India Limited	Annual General Meeting	Shareholders	I. Adoption of financial statements for the year ended December 31, 2021	Yes	For	For	For	The financial statements are in accordance with Generally Accepted Accounting Policies and Indian Accounting Standards (IND-AS)
					II. Approve final dividend of Rs. 3.0 per equity share of face value Rs. 5.0 each	Yes	For	For	For	The dividend is in line with performance of the company.
					III. Reappoint Sashi Mukundan (DIN 02519725) as Director, liable to retire by rotation	Yes	For	For	For	His reappointment is in line with the statutory requirement with respect to retirement by rotation

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					IV. Reappoint Deepesh Baxi (DIN: 02509800) as Director, liable to retire by rotation	Yes	For	For	For	
					V. Reappoint Deloitte Haskins & Sells LLP as statutory auditors for five years until the conclusion of the 2027 AGM and fix their remuneration	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of liAS. Appointment is in compliance with the requirement.
					VI. Approve remuneration of Rs. 385,000 payable to Kishore Bhatia & Associates as cost auditors for 2022	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of liAS, since their remuneration for 2022 is reasonable compared to the size and scale of operations of the company.
					VII. Appoint Mayank Pandey (DIN: 09274832) as Director from August 9, 2021	Yes	For	For	For	His appointment is in line with the statutory requirement
					VIII. Appoint Mayank Pandey (DIN: 09274832) as Whole-time Director for five years from August 9, 2021 and fix his remuneration	Yes	For	For	For	The proposed remuneration is commensurate with the overall size and complexity of the business and in line with peers.
					IX. Appoint Saugata Basuray (DIN: 09522239) as Director from April 1, 2022	Yes	For	For	For	His appointment is in line with the statutory requirement
					X. Appoint Saugata Basuray (DIN: 09522239) as Whole time Director for five years from April 1, 2022 and fix his remuneration	Yes	For	For	For	The proposed remuneration is commensurate with the overall size and complexity of the business and in line with peers.

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17	09-06-22	Tata Consultancy Services Limited	Annual General Meeting	Shareholders	I. Adoption of standalone and consolidated financial statements for the year ended March 31, 2022	Yes	For	For	For	The financial statements are in accordance with Generally Accepted Accounting Policies and Indian Accounting Standards (IND-AS)
					II. To confirm payment of three interim dividends aggregating to Rs. 21.0 and declare final dividend of Rs. 22.0 per equity share (face value Re.1) for FY22	Yes	For	For	For	The dividend is in line with performance of the company.
					III. Reappoint N Ganapathy Subramaniam (DIN: 07006215) as Director, liable to retire by rotation	Yes	For	For	For	His reappointment is in line with the statutory requirement with respect to retirement by rotation
					IV. Reappoint BSR & Co. LLP as statutory auditors for five years from the conclusion of 2022 AGM and authorize the board to fix their remuneration	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IiAS, since there reappointment is in terms with section 139 of Companies Act, 2013.
					V. Approve related party transactions with Tata Sons Private Ltd and/or its subsidiaries, Tata Motors Limited, Jaguar Land Rover Limited and/or its subsidiaries and other subsidiaries of the company (other than wholly owned subsidiaries) from FY23 to FY27	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of IiAS, since the transactions are operational in nature.
					VI. To approve change in place of keeping registers, returns and other documents	Yes	For	For	For	The company proposes to keep the documents at registered office of company, office of RTA or such other place where RTA may shift its office within Mumbai.
18	22-06-22	State Bank of India	Annual General Meeting	Shareholders	Adoption of financial statements for the year ended 31 March 2022	Yes	For	For	For	The financial statements are in accordance with Generally Accepted Accounting Policies and Indian Accounting Standards (IND-AS)
19	22-06-22	Indian Oil Corporation Limited	Postal Ballot	Management	I. Appoint Dr. Ram Naresh Singh (DIN: 07571840) as Independent Director for three years from April 8, 2022	Yes	Against	For	Against	The Company has voted Against the motion in line with the recommendation of IiAS, since the Independent Director has political affiliations, which may unduly influence some of the decisions of the Board. It would be preferable for politically unaffiliated people to hold these positions, since often, politically influenced Board decisions may not be in the best interests of the shareholders.

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					II. Approve issue of bonus shares in the ratio of one bonus share for every two held (ratio of 1:2) and capitalize the reserves accordingly	Yes	For	For	For	The issuance will result in capitalization of free reserves.
20	23-06-22	Hindustan Unilever Limited	Annual General Meeting	Shareholders	I. Adoption of standalone and consolidated financial statements for the year ended March 31, 2022	Yes	For	For	For	The financial statements are in accordance with Generally Accepted Accounting Policies and Indian Accounting Standards (IND-AS)
					II. Ratify interim dividend of Rs. 15 per share and declare final dividend of Rs. 19 per share of face value Re. 1.0 each	Yes	For	For	For	The dividend is in line with performance of the company.
					III. Reappoint Nitin Paranjpe (DIN: 00045204) as Non- Executive Non-Independent Director, liable to retire by rotation	Yes	For	For	For	All reappointments are in line with the statutory requirement with respect to retirement by rotation
					IV. Reappoint Dev Bajpai (DIN: 00050516) as Director, liable to retire by rotation	Yes	For	For	For	
					V. Reappoint Wilhelmus Uijen (DIN: 08614686) as Director, liable to retire by rotation	Yes	For	For	For	
					VI. Reappoint Ritesh Tiwari (DIN: 05349994) as Director, liable to retire by rotation	Yes	For	For	For	
					VII. Approve payment of commission not exceeding 1% of the net profits or Rs 30.0 mn in aggregate, whichever is lower to Non-Executive Directors for three years from April 1, 2023	Yes	For	For	For	The proposed commission is commensurate with the value rendered by the Non-Executive Directors and is a compensation for their time and effort invested in the company and is in line with the market practices
					VIII. Approve remuneration of Rs 1.35 mn for RA & Co. as cost auditors for FY23	Yes	For	Against	For	The Company has voted For the motion in line with the recommendation of liAS, since the total remuneration proposed to be paid to the cost auditors in FY23 is reasonable compared to the size and scale of the company's operations.
					IX. Approve related party transactions not exceeding Rs 12.5 bn annually with PT. Unilever Oleochemical Indonesia from FY23 to FY25	Yes	For	For	For	The proposed transactions are operational in nature, in the ordinary course of business and at arm's length price
21	23-06-22	Ashok Leyland Limited	Postal Ballot	Management	Approve related party transactions with TVS Mobility Private Limited (TVS Mobility) in excess of Rs. 10.0 bn or 10% of consolidated turnover, whichever is lower, for FY23	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.

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Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company Management Recommendation	Recommendation of Proxy Advisory Firm (PAF)	Recommendation of Proxy Advisory Firm (PAF) - SeS	Vote (For / Against / Abstain)	Reason for the Vote Decision
22	23-06-22	Larsen & Toubro Infotech Limited	Postal Ballot	Management	I. Appoint James Varghese Abraham (DIN: 02559000) as Independent Director for five years from July 18, 2021 II. Appoint Rajnish Kumar (DIN: 05328267) as Independent Director for five years from August 26, 2021 III. Appoint Vinayak Chatterjee (DIN: 00008933) as Independent Director for five years from April 1, 2022	Yes Yes Yes	For For For	For For For	For For For	All appointments are in line with the statutory requirement
23	25-06-22	Astral Limited	Postal Ballot	Management	Reappoint Sandeep Engineer (DIN: 00067112) as Managing Director for five years from April 1, 2022 and approve his remuneration in excess of regulatory thresholds	Yes	Against	Against	Against	The Company has voted Against the motion in line with the recommendation of IAS & SeS, since the resolution proposes a 15% annual increment in the fixed part of remuneration for the next five years and there is no strong justification for approving a pre-determined rate of increment, especially if there is a strong variable component in the remuneration (1% of profits).
24	25-06-22	Infosys Limited	Annual General Meeting	Shareholders	I. Adoption of standalone and consolidated financial statements for the year ended March 31, 2022 II. Declare final dividend of Rs. 16.0 per equity share (face value Re.5) for FY21 III. Reappoint Nandan M. Nilekani (DIN: 00041245) as Director, liable to retire by rotation IV. Reappoint Deloitte Haskins & Sells LLP as statutory auditors for five years and fix their remuneration at Rs 95.0 mn V. Reappoint D. Sundaram (DIN: 00016304) as Independent Director for five years from July 14, 2022 VI. Reappoint Salil S. Parekh (DIN: 01876159) as Chief Executive Officer and Managing Director for five years from July 1, 2022 till March 31, 2027	Yes Yes Yes Yes Yes Yes	For For For For For For	For For For For For For	For For For For For For	The financial statements are in accordance with Generally Accepted Accounting Policies and Indian Accounting Standards (IND-AS) The dividend is in line with performance of the company. His reappointment is in line with the statutory requirement with respect to retirement by rotation The total remuneration proposed to be paid to the cost auditors is reasonable compared to the size and scale of operations and their reappointment is in line with the statutory requirements. His reappointment is in line with the statutory requirement His reappointment is in line with the statutory requirement

For the Quarter ending: Jun 30,2022

Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended Jun 30, 2022										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company Management Recommendation	Recommendation of Proxy Advisory Firm (PAF)	Recommendation of Proxy Advisory Firm (PAF) - SeS	Vote (For / Against / Abstain)	Reason for the Vote Decision
25	04-07-22	Torrent Pharmaceuticals Limited	Postal Ballot	Management	I. Increase authorized share capital to Rs. 2,250.0 mn from Rs. 1,500.0 mn and consequently amend the Capital Clause of Memorandum of Association (MoA)	Yes	For	For	For	The increase in authorized share capital also needs a consequential alteration to the capital clause of the Memorandum of Association (MoA).
					II. Approve issue of bonus shares in the ratio of one bonus share for every one held (ratio of 1:1)	Yes	For	For	For	The new equity shares will rank pari-passu in all respects with the existing equity shares of the company and the issuance will result in capitalization of securities premium and free reserves
					III. Appoint Dr. Maurice Chagnaud (DIN: 09592878) as Independent Director for three years from 11 May 2022	Yes	For	For	For	His appointment is in line with the statutory requirement

*In case of Postal Ballot last date of e-voting period is considered.