

FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at September 30, 2025	As at September 30, 2024
1	Reserve for Unexpired Risk	1,20,448	1,04,940
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,499	1,773
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	-
	Gratuity	216	-
	Cash Linked Stock Appreciation Rights Liability (CSAR)	324	-
	TOTAL	1,22,487	1,06,713