

**FORM NL-18-PROVISIONS SCHEDULE**

(₹ in Lakhs)			
Sl. No.	Particulars	As at December 31, 2025	As at December 31, 2024
1	Reserve for Unexpired Risk	1,39,887	1,03,993
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	968	1,190
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	200	-
	Gratuity	1,081	36
	Cash Linked Stock Appreciation Rights Liability (CSAR)	474	-
	<b>TOTAL</b>	<b>1,42,610</b>	<b>1,05,219</b>