FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at June 30, 2026	As at June 30, 2025
1	Reserve for Unexpired Risk	163,969	100,882
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,145	2,252
4	For Employee Benefits	2,061	67
	TOTAL	**167,175**	**103,201**