FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at September 30, 2026	As at September 30, 2025
1	Reserve for Unexpired Risk	1,55,272	1,20,448
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,073	1,499
4	For Employee Benefits	1,457	540
	TOTAL	**1,57,802**	**1,22,487**