

FORM NL-18-PROVISIONS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30th September, 2021	As At 30th September, 2020
1	Reserve for Unexpired Risk	79,346	76,771
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	224
4	For Employee Benefits	-	-
5	Others (to be specified)	-	-
	Leave Encashment	230	155
	Gratuity	6	-
	TOTAL	79,582	77,150