

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

	<b>Particulars</b>	<b>As at 31st December,2021</b>	<b>As At 31st December,2020</b>
1	Reserve for Unexpired Risk	83,043	69,042
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specified)	-	-
	Leave Encashment	270	155
	Gratuity	43	-
	<b>TOTAL</b>	<b>83,355</b>	<b>69,197</b>