

**FORM NL-18-PROVISIONS SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Reserve for Unexpired Risk	85,883	1,04,352
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 specify)	-	-
	Leave Encashment	23	120
	Gratuity	-	-
	For proposed dividends	-	-
	<b>TOTAL</b>	<b>85,906</b>	<b>1,04,472</b>