

**FORM NL-18-PROVISIONS SCHEDULE**

(₹ in Lakhs)			
<b>Sl. No.</b>	<b>Particulars</b>	<b>As at December 31, 2024</b>	<b>As at December 31, 2023</b>
1	Reserve for Unexpired Risk	1,03,993	85,883
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,190	-
4	For Employee Benefits	-	-
5	Others	-	-
	Leave Encashment	-	23
	Gratuity	36	-
	For proposed dividends	-	-
	<b>TOTAL</b>	<b>1,05,219</b>	<b>85,906</b>