

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

	<b>Particulars</b>	<b>As At March 31, 2025</b>	<b>As At March 31, 2024</b>
1	Reserve for Unexpired Risk	6.79	0.10
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	899.67
4	For Employee Benefits		
	(i) Gratuity	111.48	58.05
	(ii) Accrued leaves	185.72	15.83
4	Others		-
	CSR Provision	0.21	
	<b>TOTAL</b>	<b>304.20</b>	<b>973.65</b>