FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES:

As at June 30, 2025

(All amounts in Rupees of Lakhs)

Item No.	Reserve	F.Y.20	F.Y.2025-26	
		Gross Reserve	Net Reserve	
(a)	Unearned Premium Reserve (UPR)	46.37	39.94	
(b)	Premium Deficiency Reserve (PDR)	-	-	
(c)	Unexpired Risk Reserve (URR)(a)+(b)	46.37	39.94	
(d)	Outstanding Claim Reserve (other than IBNR reserve)	21,277.96	14,836.88	
(e)	IBNR reserve	15,947.52	10,750.40	
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	37,271.85	25,627.22	

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.