

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

	Particulars	As At Sep 30, 2025	As At Sep 30, 2024
1	Reserve for Unexpired Risk	183.51	3,243.23
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	1,319.16
4	For Employee Benefits		
	(i) Gratuity	109.22	68.21
	(ii) Accrued leaves	150.36	53.39
4	Others		-
	CSR Provision	20.85	35.34
	TOTAL	463.94	4,719.33