

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

|   | <b>Particulars</b>  | <b>As At Dec 31,<br/>2025</b> | <b>As At Dec 31, 2024</b> |
|---|---|-------------------------------|---------------------------|
| 1 | Reserve for Unexpired Risk  | 22.72                         | 536.86                    |
| 2 | Reserve for Premium Deficiency                                    | -                             | -                         |
| 3 | For taxation (less advance tax paid and taxes deducted at source) | -                             | (498.15)                  |
| 4 | For Employee Benefits   |                               |                           |
|   | (i) Gratuity  | 140.30                        | 73.31                     |
|   | (ii) Accrued leaves   | 205.13                        | 72.14                     |
| 4 | Others  |                               | -                         |
|   | CSR Provision   | 29.52                         | 35.34                     |
|   | <b>TOTAL</b>  | <b>397.67</b>                 | <b>219.50</b>             |