

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

	Particulars	As At March 31, 2026	As At March 31, 2025
1	Reserve for Unexpired Risk	146.70	6.79
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(i) Gratuity	145.26	111.48
	(ii) Accrued leaves	388.88	185.72
4	Others		-
	CSR Provision	29.81	0.21
	TOTAL	710.64	304.20