

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

	Particulars	As At 30 Sep 2023	As At 30 Sep 2022
1	Reserve for Unexpired Risk	73,901	65,536
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	635	784
4	Others		
	(a) Other Expenses	563	454
	(b) Profit Commission & No Claim Bonus Reserve	523	453
	TOTAL	75,622	67,227

Note:

(a) Reserve for Unexpired Risk includes foreign exchange revaluation amounting to Rs. 114 Lakhs (PY-Rs. 73 Lakhs).

(b) Other-Profit Commission & No Claim Bonus Reserve includes foreign exchange revaluation amounting to Rs. 2 Lakhs (PY - Rs.3 Lakhs)