

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

	Particulars	As at 31.03.2016 (` '000)	As at 31.03.2015 (` '000)
1	Reserve for Unexpired Risk	451,74,82.09	527,18,99.05
2	Reserve for Premium Deficiency	110,20,00.59	-
3	Reserve for Corporate Social Responsibility	2,44,24.00	9,27,53.56
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
	- Wealth Tax	-	11,85.21
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	65,00,00.00	48,00,00.00
6	For Dividend distribution Tax	13,23,24.71	9,82,78.42
7	For Retirement Benefits		
	- Leave Encashment & Long Service	39,75,78.24	36,22,40.30
	- Gratuity	8,87,95.86	8,25,75.51
	- Pension	22,80,53.86	51,27,12.13
8	For Thinly Traded Shares	5,65.95	-
	TOTAL	714,12,25.30	690,16,44.18