

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

	Particulars	As at 31.12.2015 (` '000)	As at 31.12.2014 (` '000)
1	Reserve for Unexpired Risk	476,91,52.41	521,14,19.17
2	Reserve for Premium Deficiency	-	-
3	Reserve for Corporate Social Responsibility	9,08,23.56	10,47,45.48
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
	- Wealth Tax	-	6,00.00
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits		
	- Leave Encashment & Long Service	39,22,40.30	33,82,35.10
	- Gratuity	11,75,75.51	6,88,53.70
	- Pension	25,00,00.00	32,00,00.00
8	For Thinly Traded Shares	-	-
		5,000.00	-
	TOTAL	562,47,91.78	604,38,53.45