

**FORM NL-18-PROVISIONS SCHEDULE**  
**PROVISIONS**

	Particulars	As at 31.03.2017 (₹ '000)	As at 31.03.2016 (₹ '000)
1	Reserve for Unexpired Risk	419,82,45.69	451,74,82.09
2	Reserve for Premium Deficiency	42,00,00.00	110,20,00.59
3	Reserve for Corporate Social Responsibility	2,44,24.00	2,44,24.00
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
	- Wealth Tax	-	-
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	72,50,00.00	65,00,00.00
6	For Dividend distribution Tax	14,75,92.94	13,23,24.71
7	For Retirement Benefits		
	- Leave Encashment & Long Service	42,40,43.87	39,75,78.24
	- Gratuity	10,65,41.32	8,87,95.86
	- Pension	10,00,90.13	22,80,53.86
8	For Thinly Traded Shares	-	5,65.95
	<b>TOTAL</b>	<b>614,59,37.95</b>	<b>714,12,25.30</b>