

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

	Particulars	As at 31.12.2017 (` '000)	As at 31.12.2016 (` '000)
1	Reserve for Unexpired Risk	428,61,44.01	417,09,92.04
2	Reserve for Premium Deficiency	123,51,00.00	58,44,48.35
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	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits		
	- Leave Encashment & Long Service	45,40,43.87	42,75,78.24
	- Gratuity	13,65,41.32	8,87,95.86
	- Pension	20,00,00.00	20,00,00.00
8	For Thinly Traded Shares	-	-
	TOTAL	633,62,53.20	549,62,38.49