

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

	Particulars	As at 30.06.2017 (₹ '000)	As at 30.06.2016 (₹ '000)
1	Reserve for Unexpired Risk	431,95,99.60	436,35,76.71
2	Reserve for Premium Deficiency	37,85,00.00	110,21,15.39
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	43,40,43.87	41,25,78.24
	- Gratuity	11,05,41.32	8,92,95.86
	- Pension	20,00,90.13	27,80,53.86
8	For Thinly Traded Shares	-	-
	<b>TOTAL</b>	<b>633,97,91.86</b>	<b>705,23,68.77</b>