

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

	Particulars	As at 30.09.2017 (₹ '000)	As at 30.09.2016 (₹ '000)
1	Reserve for Unexpired Risk	429,95,84.60	424,14,92.43
2	Reserve for Premium Deficiency	74,03,45.36	51,28,51.95
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	44,90,43.87	41,75,78.24
	- Gratuity	11,65,41.32	8,87,95.86
	- Pension	16,00,00.00	12,00,00.00
8	For Thinly Traded Shares	-	-
	<b>TOTAL</b>	<b>578,99,39.15</b>	<b>540,51,42.48</b>