

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

	Particulars	As at 31.12.2018 (₹ '000)	As at 31.12.2017 (₹ '000)
1	Reserve for Unexpired Risk	433,07,45.26	428,61,44.01
2	Reserve for Premium Deficiency	135,73,00.00	123,51,00.00
3	Reserve for Corporate Social Responsibility	2,25,25.75	2,44,24.00
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits		
	- Leave Encashment & Long Service	43,27,22.20	45,40,43.87
	- Gratuity	42,37.57	13,65,41.32
	- Pension	-	20,00,00.00
8	For Thinly Traded Shares	-	-
	<b>TOTAL</b>	<b>614,75,30.78</b>	<b>633,62,53.20</b>

<https://www.ecgc.in>