

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

	Particulars	As at 31.03.2019 (₹ '000)	As at 31.03.2018 (₹ '000)
1	Reserve for Unexpired Risk	435,01,03.57	419,41,24.48
2	Reserve for Premium Deficiency	191,38,00.00	163,05,00.00
3	Reserve for Corporate Social Responsibility	-	2,25,25.75
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	45,12,51.38	41,50,84.89
	- Gratuity	1,51,39.00	17,77,46.55
	- Pension	32,50,47.37	-
8	For Thinly Traded Shares	-	-
	<b>TOTAL</b>	<b>705,53,41.32</b>	<b>643,99,81.67</b>

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