

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

	Particulars	As at 30.09.2018 (₹ '000)	As at 30.09.2017 (₹ '000)
1	Reserve for Unexpired Risk	428,52,99.12	429,95,84.60
2	Reserve for Premium Deficiency	106,92,00.00	74,03,45.36
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	42,75,37.44	44,90,43.87
	- Gratuity	20,17.36	11,65,41.32
	- Pension	-	16,00,00.00
8	For Thinly Traded Shares	-	-
	<b>TOTAL</b>	<b>580,65,79.67</b>	<b>578,99,39.15</b>

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