

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

	Particulars	As at 31.12.2020 (₹ '000)	As at 31.12.2019 (₹ '000)
1	Reserve for Unexpired Risk	388,01,81.51	425,76,69.22
2	Reserve for Premium Deficiency	202,50,00.00	207,11,00.00
3	Reserve for Corporate Social Responsibility	-	-
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	51,98,26.17	47,83,26.46
	- Gratuity	6,83,90.80	2,02,51.69
	- Pension	9,00,42.72	4,98,86.84
8	For Thinly Traded Shares	-	-
9	For Doubtful Assets - Investment	109,97,70.60	120,06,38.90
	TOTAL	768,32,11.80	807,78,73.11

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