

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

	Particulars	As at 30.06.2020 (₹ '000)	As at 30.06.2019 (₹ '000)
1	Reserve for Unexpired Risk	368,73,09.39	440,43,88.47
2	Reserve for Premium Deficiency	142,90,00.00	135,78,00.00
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	47,38,13.94
	- Gratuity	2,95,56.72	1,58,95.95
	- Pension	52,69,42.03	34,12,99.74
8	For Thinly Traded Shares	-	-
9	For Doubtful Assets - Investment	109,97,70.60	41,33,68.30
	TOTAL	729,24,04.91	700,65,66.40

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