

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

	Particulars	As at 30.09.2020 (₹ '000)	As at 30.09.2019 (₹ '000)
1	Reserve for Unexpired Risk	387,56,58.46	433,99,18.04
2	Reserve for Premium Deficiency	172,84,00.00	197,00,00.00
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	48,28,38.97
	- Gratuity	3,83,90.80	2,46,07.43
	- Pension	9,00,42.72	8,35,21.32
8	For Thinly Traded Shares	-	-
9	For Doubtful Assets - Investment	109,97,70.60	120,06,38.90
	TOTAL	735,20,88.75	810,15,24.66

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