

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

	Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1	Reserve for Unexpired Risk	38,54,725.48	29,38,493.59
2	Reserve for Premium Deficiency	2,24,602.48	4,81,980.95
3	Reserve for Corporate Social Responsibility	15,351.50	-
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
	- Wealth Tax	8,953.24	9,102.52
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	2,61,000.00	1,07,469.42
6	For Dividend distribution Tax	42,340.73	18,264.43
7	For Retirement Benefits		
	- Earned Leave	2,13,746.71	1,49,179.84
	- Gratuity	25,675.44	1,29,325.28
	- Pension	4,41,905.00	35,000.00
	TOTAL	50,88,300.58	38,68,816.03