

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

	Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1	Reserve for Unexpired Risk	380,77,99.47	385,47,25.48
2	Reserve for Premium Deficiency	46,86,08.56	-
3	Reserve for Corporate Social Responsibility	3,79,41.50	1,53,51.50
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
	- Wealth Tax	89,63.25	89,53.24
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	27,00,00.00	26,10,00.00
6	For Dividend distribution Tax	4,38,00.75	4,23,40.73
7	For Retirement Benefits		
	- Earned Leave	22,33,23.85	20,37,46.71
	- Gratuity	1,10,17.61	1,56,75.44
	- Pension	22,43,68.00	41,42,05.00
	TOTAL	509,58,22.99	481,59,98.10