

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

	Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1	Reserve for Unexpired Risk	3,763,988.27	3,248,334.42
2	Reserve for Premium Deficiency	-	674,980.47
3	Reserve for Corporate Social Responsibility	22,665.50	-
4	For Taxation		
	- Income Tax (Net of Advance Tax and tax deducted at source)	-	-
	- Wealth Tax	9,835.00	9,172.00
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits		
	- Earned Leave	223,746.71	176,763.51
	- Gratuity	35,675.44	133,693.29
	- Pension	24,400.00	250,400.00
	TOTAL	4,080,310.92	4,493,343.69