

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

	Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1	Reserve for Unexpired Risk	364,48,47.34	357,38,90.57
2	Reserve for Premium Deficiency	-	143,37,05.00
3	Reserve for Corporate Social Responsibility	2,26,65.50	-
4	For Taxation		
	- Income Tax (Net of Advance Tax and tax deducted at source)	14,05,52.04	-
	- Wealth Tax	-	-
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits		
	- Earned Leave	23,37,46.71	18,99,79.84
	- Gratuity	4,56,75.44	5,83,00.00
	- Pension	4,00,00.00	27,04,00.00
	<b>TOTAL</b>	<b>412,74,87.02</b>	<b>552,62,75.41</b>