

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

Particulars		As at 31.12.2013	As at 31.12.2012
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	448,71,36.68	424,98,70.13
2	Reserve for Premium Deficiency	-	64,84,18.64
3	Reserve for Corporate Social Responsibility	8,09,94.50	6,04,41.50
4	For Taxation	-	-
	- Income Tax (Net of Advance Tax)	-	-
	- Wealth Tax	75,00.00	1,12,00.00
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits	-	-
	- Earned Leave	28,24,34.23	23,58,23.85
	- Gratuity	3,39,76.72	1,00,00.00
	- Pension	18,00,00.00	12,75,00.00
<b>TOTAL</b>		<b>507,20,42.13</b>	<b>534,32,54.12</b>