

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

	Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1	Reserve for Unexpired Risk	443,35,41.10	399,00,47.07
2	Reserve for Premium Deficiency	-	6,56,020.43
3	Reserve for Corporate Social Responsibility	6,74,56.11	5,29,41.50
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
	- Wealth Tax	75,00.00	75,00.00
	- Fringe Benefit Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits	-	-
	- Earned Leave	27,24,34.23	23,53,23.85
	- Gratuity	2,89,76.72	80,00.00
	- Pension	12,50,00.00	12,00,00.00
	<b>TOTAL</b>	<b>493,49,08.16</b>	<b>506,98,32.85</b>