

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

	Particulars	As at 30.09.2019 (₹ '000)	As at 30.09.2018 (₹ '000)
1	Reserve for Unexpired Risk	433,99,18.04	428,52,99.12
2	Reserve for Premium Deficiency	197,00,00.00	106,92,00.00
3	Reserve for Corporate Social Responsibility	-	2,25,25.75
4	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
5	For Proposed Dividends	-	-
6	For Dividend distribution Tax	-	-
7	For Retirement Benefits		
	- Leave Encashment & Long Service	48,28,38.97	42,75,37.44
	- Gratuity	2,46,07.43	20,17.36
	- Pension	8,35,21.32	-
8	For Thinly Traded Shares	-	-
9	For Doubtful Assets - Investment	120,06,38.90	5,00,00.00
	TOTAL	810,15,24.66	585,65,79.67

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