

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

| S. No. | Particulars | As at December 31, 2019 | As at December 31, 2018 |
|--------|---|----------------------------|----------------------------|
| | | (₹ '000) | (₹ '000) |
| 1 | Reserve for Unexpired Risk | 70,73,589 | 53,38,690 |
| 2 | Reserve for premium deficiency | - | - |
| 3 | For taxation (less advance tax paid and taxes deducted at source) | - | - |
| 4 | For proposed dividends | - | - |
| 5 | For dividend distribution tax | - | - |
| 6 | Others - Retirement Benefits | - | - |
| | Leave Encashment | 12,724 | 9,955 |
| | Gratuity | - | - |
| | TOTAL | 70,86,313 | 53,48,645 |