

## FORM NL-18-PROVISIONS SCHEDULE

## PROVISIONS

S. No.	Particulars	As at March 31, 2020	As at March 31, 2019
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	78,67,641	62,91,931
2	Reserve for premium deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	15,895	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others - Retirement Benefits	-	-
	Leave Encashment	11,329	6,471
	Gratuity	-	-
	<b>TOTAL</b>	<b>78,94,865</b>	<b>62,98,402</b>