## FORM NL-18-PROVISIONS SCHEDULE

## **PROVISIONS**

S. No.	Particulars	As at December 31, 2020	As at December 31, 2019
		(₹ ′000)	(₹ ′000)
1	Reserve for Unexpired Risk	69,04,233	70,73,589
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	15,456	12,724
	Gratuity	-	-
	TOTAL	69,19,689	70,86,313