

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT  
 December 31,2018

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

Rs '000

| S.No | Particulars   | As at December 31,2018 | As at December 31,2017 |
|------|---|------------------------|------------------------|
| 1    | Reserve for Unexpired Risk  | 1,410,578              | 782,695                |
| 2    | For taxation (less advance tax paid and taxes deducted at source) | -                      | -                      |
| 3    | For proposed dividends  | -                      | -                      |
| 4    | For dividend distribution tax                                     | -                      | -                      |
| 5    | Others  |                        |                        |
|      | Provision for Gratuity  | 18,702                 | 11,059                 |
|      | Provision for Leave Encashment                                    | 9,057                  | 8,094                  |
| 6    | Reserve for Premium Deficiency                                    | -                      | -                      |
|      | <b>TOTAL</b>  | <b>1,438,337</b>       | <b>801,848</b>         |