

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000)**

	<b>Particulars</b>	<b>As on 31.Mar.18</b>	<b>As on 31.Mar.17</b>
1	Reserve for Unexpired Risk	15,980,189	11,415,811
2	For taxation (less advance tax paid and taxes deducted at source Nil ; Previous year Rs. 447,490.58 thousands)	-	16,977
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others - Provision for Gratuity	20,672	17,370
	<b>TOTAL</b>	<b>16,000,861</b>	<b>11,450,158</b>