

**Kotak Mahindra General Insurance Company Limited**

IRDAI Registration No. 152 Dated November 18, 2015



**SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED ON AND TO BALANCE SHEET AS AT 30th September 2017**

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

Rs '000

| S.No | Particulars   | As at 30th September 2017 | As at 30th September 2016 |
|------|---|---------------------------|---------------------------|
| 1    | Reserve for Unexpired Risk  | 678,592                   | 207,439                   |
| 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  | 9,565                     | 6,275                     |
|      | Provision for Leave Encashment                                    | 7,139                     | 3,164                     |
| 6    | Reserve for Premium Deficiency                                    | -                         | -                         |
|      | <b>TOTAL</b>  | <b>695,296</b>            | <b>216,878</b>            |