

**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 QUARTER ENDED ON AND TO BALANCE SHEET AS AT  
 31st December 2017**

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

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
1	Reserve for Unexpired Risk	782,695	355,908
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	11,059	7,981
	Provision for Leave Encashment	8,094	4,086
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>801,848</b>	<b>367,975</b>