

FORM NL-18-PROVISIONS SCHEDULE**Name of the ReInsurance Branch: XL Insurance Company SE - India Reinsurance Branch****PROVISIONS**

Particulars	(INR 000's)	
	As at 31-Mar-19	As at 31-Mar-18
1 Reserve for Unearned Premium (UPR)	444,374	397,604
2 For proposed dividends	-	-
3 For dividend distribution tax	-	-
4 For Doubtful Loans, Investment and Debts	6,860	6,860
5 Provision for Employee Benefits	25,027	21,546
6 Provision for Bonus	6,202	4,312
TOTAL	482,463	430,322