

Name of the Insurer: The Oriental Insurance Company Ltd  
Registration No.556 and Date of Registration with the IRDAI 15-11-2022  
FORM NL-18-Provisions Schedule as at 31.12.2023

(Amount in Rs. Lakhs)

	Particulars	As At 31.12.2023	As At 31.12.2022
1	Reserve for Unexpired Risk	744943	668382
2	Reserve for Premium Deficiency	0	46906
3	For taxation (less advance tax paid and taxes deducted at source)	0	0
4	For Employee Benefits	0	0
5	Others	0	0
	(a) Provision for Leave Encashment/ LTS/Sick Leave	88080	91378
	(b) Provision for Wage revision	0	1830
	(c) Provision for Bad & Doubtful Debts	48186	68683
	(d) Provision for Standard Assets	1269	1369
	(e) Provision for Diminution in Value of Shares	1447	1293
	(f) Interest Suspense	0	0
	<b>TOTAL</b>	<b>883926</b>	<b>879840</b>