

FORM NL-18-PROVISIONS SCHEDULE

Name of the Insurer: The Oriental Insurance Company Ltd

Registration No.556 and Date of Registration with the IRDAI 24.11.2020

PROVISIONS SCHEDULE FOR THE PERIOD ENDED ON 31.12.2021

(Amount in Rs. Lakhs)

| | Particulars | As At 31.12.2021 | As At 31.12.2020 (Corresponding previous year) |
|---|-------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------|
| 1 | Reserve for Unexpired Risk | 585153 | 526459 |
| 2 | Reserve for Premium Deficiency | 18184 | 0 |
| 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 | 90008 | 85363 |
| | (b) Provision for Wage revision | 0 | 0 |
| | (c) Provision for Bad & Doubtful Debts | 58659 | 56419 |
| | (d) Provision for Standard Assets | 1381 | 1228 |
| | (e) Provision for Diminution in Value of Shares | 1299 | 1541 |
| | (f) Interest Suspense | 0 | 0 |
| | TOTAL | 754684 | 671011 |