

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at March 31, 2014	As at March 31, 2013
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	2,637,842	2,531,324
2	Reserve for premium deficiency	35,000	35,000
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others - Retirement Benefits	-	-
	Leave Encashment	3,157	4,094
	Gratuity	-	490
	TOTAL	2,675,999	2,570,908