

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at June 30, 2014	As at June 30, 2013
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	2,856,024	2,620,677
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	4,357	5,294
	Gratuity	-	1,990
	TOTAL	2,895,381	2,662,961