

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at March 31, 2016	As at March 31, 2015
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	3,486,423	3,097,997
2	Reserve for premium deficiency	-	-
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	8,005	7,164
	Gratuity	1,994	551
	TOTAL	3,496,422	3,105,712