

## FORM NL-18-PROVISIONS SCHEDULE

## PROVISIONS

S. No.	Particulars	As at SEPT 30, 2012	As at SEPT 30, 2011
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	2,244,408	1,408,019
2	Reserve for premium deficiency	2,500	17,000
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	3,264	4,070
		-	-
	<b>TOTAL</b>	<b>2,250,172</b>	<b>1,429,089</b>