

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at June 30, 2013	As at June 30, 2012
		(` '000)	(` '000)
1	Reserve for Unexpired Risk	2,620,677	2,051,807
2	Reserve for premium deficiency	35,000	2,500
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	5,294	4,860
	Gratuity	1,990	891
	TOTAL	2,662,961	2,060,058