

## FORM NL-18-PROVISIONS SCHEDULE

## PROVISIONS

S. No.	Particulars	As at December 31, 2013	As at December 31, 2012
		(` '000)	(` '000)
1	Reserve for Unexpired Risk	2,353,109	2,384,007
2	Reserve for premium deficiency	35,000	12,500
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	4,139	4,478
	Gratuity	5,056	-
	<b>TOTAL</b>	<b>2,397,304</b>	<b>2,400,985</b>