

## FORM NL-18-PROVISIONS SCHEDULE

## PROVISIONS

S. No.	Particulars	As at September 30, 2014	As at September 30, 2013
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	2,890,232	2,515,420
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	4,539	3,339
	Gratuity	-	-
	<b>TOTAL</b>	<b>2,929,771</b>	<b>2,553,759</b>