

**FORM NL-18-PROVISIONS SCHEDULE**

**PROVISIONS**

S. No.	Particulars	As at December 31, 2014	As at December 31, 2013
		( ` '000)	( ` '000)
1	Reserve for Unexpired Risk	27,90,130	23,53,109
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	6,357	4,139
	Gratuity	1,287	5,056
	<b>TOTAL</b>	<b>28,32,774</b>	<b>23,97,304</b>