

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at March 31, 2015	As at March 31, 2014
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	30,97,997	26,37,842
2	Reserve for premium deficiency	-	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	7,164	3,157
	Gratuity	551	-
	TOTAL	31,05,712	26,75,999