

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at June 30, 2015	As at June 30, 2014
		(` '000)	(` '000)
1	Reserve for Unexpired Risk	34,81,721	28,56,024
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	7,477	4,357
	Gratuity	498	-
	TOTAL	34,89,696	28,95,381