

## FORM NL-18-PROVISIONS SCHEDULE

## PROVISIONS

S. No.	Particulars	As at September 30, 2015	As at September 30, 2014
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	3,427,755	2,890,232
2	Reserve for premium deficiency	-	35,000
3	For taxation (less advance tax paid and taxes deducted at source)	23,292	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others - Retirement Benefits	-	-
	Leave Encashment	6,018	4,539
	Gratuity	1,996	-
	<b>TOTAL</b>	<b>3,459,061</b>	<b>2,929,771</b>