

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at June 30, 2016	As at June 30, 2015
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	3,804,204	3,481,721
2	Reserve for premium deficiency	-	-
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	8,005	7,477
	Gratuity	1,994	498
	TOTAL	3,814,203	3,489,696