

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at December 31, 2016	As at December 31, 2015
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	3,618,075	3,219,415
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	8,673	8,193
	Gratuity	630	3,379
	TOTAL	3,627,378	3,230,987