

## FORM NL-18-PROVISIONS SCHEDULE

## PROVISIONS

S. No.	Particulars	As at December 31, 2015	As at December 31, 2014
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	3,219,415	2,790,130
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	8,193	6,357
	Gratuity	3,379	1,287
	<b>TOTAL</b>	<b>3,230,987</b>	<b>2,832,774</b>