

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at September 30, 2016	As at September 30, 2015
		(₹ '000)	(₹ '000)
1	Reserve for Unexpired Risk	4,035,309	3,427,755
2	Reserve for premium deficiency	-	-
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	9,491	6,018
	Gratuity	1,049	1,996
	TOTAL	4,045,849	3,459,061