

FORM NL-18-PROVISIONS SCHEDULE**PROVISIONS**

	Particulars	As at 31.12.2013	As at 31.12.2012
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	157534	128724
2	Reserve for Premium Deficiency	3493	2469
3	For taxation (less advance tax paid and taxes deducted at source)	0	0
4	For proposed dividends	0	0
5	For dividend distribution tax	0	0
6	Others - Provision for Employee Benefits	1795	1411
	TOTAL	162823	132604