

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

| | Particulars | As at 31.03.2015 | As at 31.03.2014 |
|---|---|-------------------------|-------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Reserve for Unexpired Risk | 1,69,105 | 1,60,287 |
| 2 | Reserve for Premium Deficiency | 2,969 | 5,171 |
| 3 | For taxation (less advance tax paid and taxes deducted at source) | 11,086 | 4,367 |
| 4 | For proposed dividends | - | - |
| 5 | For dividend distribution tax | - | - |
| 6 | Others - Provision for Employee Benefits | 19,031 | 21,992 |
| | TOTAL | 2,02,191 | 1,91,817 |