

**FORM NL-18-PROVISIONS SCHEDULE****PROVISIONS****CIN No. U66030MH2007PLC173129**

	<b>Particulars</b>	<b>As at 31.12.2015</b>	<b>As at 31.12.2014</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,71,280	1,62,996
2	Reserve for Premium Deficiency	11,112	1,894
3	For taxation (less advance tax paid and taxes deducted at source)	-	17,054
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others - Provision for Employee Benefits	16,610	14,784
	<b>TOTAL</b>	<b>1,99,002</b>	<b>1,96,729</b>