FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

	Particulars	As at 31.12.2014	As at 31.12.2013
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,62,996	1,57,534
2	Reserve for Premium Deficiency	1,894	3,493
3	For taxation (less advance tax paid and	17,054	-
	taxes deducted at source)	17,054	
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others - Provision for Employee Benefits	2,321	1,795
	TOTAL	1,84,266	1,62,823