

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

	<b>Particulars</b>	<b>As at 30.09.2015</b>	<b>As at 30.09.2014</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,73,058	1,69,994
2	Reserve for Premium Deficiency	10,082	3,599
3	For taxation (less advance tax paid and taxes deducted at source)	7,020	1,656
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others - Provision for Employee Benefits	12,616	10,752
	<b>TOTAL</b>	<b>2,02,776</b>	<b>1,86,001</b>