### PROVISIONS

<table>
<thead>
<tr>
<th>Particulars</th>
<th>At September 30, 2016 (₹ '000)</th>
<th>At March 31, 2016 (₹ '000)</th>
<th>At September 30, 2015 (₹ '000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Reserve for Unexpired Risk</td>
<td>34,331,473</td>
<td>30,735,580</td>
<td>27,963,831</td>
</tr>
<tr>
<td>2 Reserve for Premium Deficiency</td>
<td></td>
<td></td>
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<tr>
<td>3 For taxation (less advance tax paid and taxes deducted at source)</td>
<td></td>
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<tr>
<td>4 For proposed dividends</td>
<td></td>
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<tr>
<td>5 For dividend distribution tax</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Others</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Gratuity</td>
<td>-</td>
<td>-</td>
<td>6,065</td>
</tr>
<tr>
<td>- Long term performance pay</td>
<td>196,072</td>
<td>252,162</td>
<td>184,008</td>
</tr>
<tr>
<td>- Accrued leave</td>
<td>101,322</td>
<td>81,818</td>
<td>65,765</td>
</tr>
<tr>
<td>- For future recoverable under reinsurance contracts</td>
<td>63,339</td>
<td>88,202</td>
<td>120,137</td>
</tr>
<tr>
<td>TOTAL</td>
<td>34,692,206</td>
<td>31,157,762</td>
<td>28,339,806</td>
</tr>
</tbody>
</table>