

**FORM NL-4-PREMIUM SCHEDULE**  
**PREMIUM EARNED (NET)**

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
Premium from Direct Business Written	23,10,398.97	20,78,398.86
Add : Premium on Reinsurance Accepted	-	
Less: Premium on Reinsurance Ceded	7,90,731.60	4,98,322.57
Net Premium	15,19,667.37	15,80,076.29
Adjustment for change in Reserve for Unexpired Risks	30,204.46	(44,594.56)
<b>Total Premium Earned (Net)</b>	<b>15,49,871.83</b>	<b>15,35,481.73</b>