

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at March 31, 2011	As at March 31, 2010
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	1,246,673	917,621
2	Reserve for premium deficiency	17,000	-
3	For taxation (less advance tax paid and taxes deducted at source)	20	13
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others - Leave Encashment	991	737
	- Gratuity	246	2,020
			-
	TOTAL	1,264,930	920,391