FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at March 31, 2009	As at March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	188,300	74
2	For taxation (less advance tax paid and taxes deducted at source)	21	26
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others - Employee Benefits	2,118	232
6	Reserve for Premium Deficiency	-	1,434
	TOTAL	190,439	1,766