

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S. No.	Particulars	As at June 30, 2011	As at June 30, 2010
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	1,294,249	1,132,355
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	1,465	2,020
	- Gratuity	805	737
	<b>TOTAL</b>	<b>1,313,539</b>	<b>1,135,125</b>