

**FORM NL-18-PROVISIONS SCHEDULE****PROVISIONS**

	<b>Particulars</b>	<b>As at 30th June 2011</b>	<b>As at 30th June 2010 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	5,322,249	4,250,551
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others- Provision for Employee Benefits	12,200	20,986
6	Reserve for Premium Deficiency		
	<b>TOTAL</b>	<b>5,334,449</b>	<b>4,271,537</b>