

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

	Particulars	As at 31-12-2010	As at 31-12-2009 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	18,019	3,191
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	886	700
6	Reserve for Premium Deficiency	-	-
	TOTAL	18,905	3,891