

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

	Particulars	As at 31.03.11	As at 31.03.10 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	21946	4890
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	1383	1016
6	Reserve for Premium Deficiency		
	TOTAL	23329	5906