

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

	<b>Particulars</b>	<b>As at 31.03.12</b>	<b>As at 31.03.11 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	90588	21946
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	1842	1383
6	Reserve for Premium Deficiency	2469	0
	<b>TOTAL</b>	<b>94899</b>	<b>23329</b>