

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

| | Particulars | As at 31.12.2012 | As at 31.12.2011 for the corresponding previous year |
|---|--|-------------------------|---|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Reserve for Unexpired Risk | 128724 | 79560 |
| 2 | For taxation (less advance tax paid and taxes deducted at source) | 0 | 0 |
| 3 | For proposed dividends | 0 | 0 |
| 4 | For dividend distribution tax | 0 | 0 |
| 5 | Others - Provision for Employee Benefits | 1411 | 1172 |
| 6 | Reserve for Premium Deficiency | 2469 | 0 |
| | TOTAL | 132604 | 80732 |