

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

	Particulars	As at 31.03.2013	As at 31.03.2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	126184	90588
2	For taxation (less advance tax paid and taxes deducted at source)	2698	0
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others - Provision for Employee Benefits	2111	1842
6	Reserve for Premium Deficiency	2469	2469
	TOTAL	133462	94899