

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

	Particulars	As at 31.3.2009	As at 31.3.2008
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	3693492	2990936
2	For taxation (less advance tax paid and taxes deducted at source)	46170	0
3	For proposed dividends		
4	For dividend distribution tax		
5	Others - provision for Employee Benefits	20600	
6	Reserve for Premium Deficiency		
	TOTAL	3760262	2990936