

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

	Particulars	As at 30th September 2010	As at 30th September 2009 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Reserve for Unexpired Risk	4,466,438	3,818,848
2	For taxation (less advance tax paid and taxes deducted at source)		31,518
3	For proposed dividends		
4	For dividend distribution tax		
5	Others- Provision for Employee Benefits	31,544	20,600
6	Reserve for Premium Deficiency		
	TOTAL	4,497,982	3,870,966