

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

	Particulars	As at 31st December 2010	As at 31st December 2009 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	4,620,099	3,941,947
2	For taxation (less advance tax paid and taxes deducted at source)		8,664
3	For proposed dividends		
4	For dividend distribution tax		
5	Others- Provision for Employee Benefits	18,600	30,000
6	Reserve for Premium Deficiency		
	TOTAL	4,638,699	3,980,612