

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

FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2011

	<b>Particulars</b>	<b>As at 30th September 2011</b>	<b>As at 30th September 2010 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	5,579,188	4,466,438
2	For taxation (less advance tax paid and taxes deducted at source)		
3	For proposed dividends		
4	For dividend distribution tax		
5	Others - Employee Benefits- gratuity	245	31,544
	- Leave compensated absence	6,600	-
	<b>TOTAL</b>	<b>5,586,033</b>	<b>4,497,982</b>