

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

	Particulars	As at 31st December 2011	As at 31st December 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	56,75,317	46,20,099
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	3,245	18,600
	- Leave compensated absence	6,600	-
	<b>TOTAL</b>	56,85,162	46,38,699