

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

	Particulars	As at 31.03.2010	As at 31.03.2009
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	21232634	17713018
2	For taxation (less advance tax paid and taxes deducted at source)		
3	For proposed dividends	1420000	960000
4	For dividend distribution tax	241211	163034
5	Others (to be specified)		
	- Provision for diminution in value of other than actively traded Equities	118505	109209
	For Leave Encashment	1513000	1498900
	For Employee short term benefits	67500	67500
	For Wage arrears	2373234	967800
	For Loans, Investments and other assets	1914392	2129100
6	Reserve for Premium Deficiency		
	TOTAL	28880476	23608561