

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

	Particulars	As at 31.12.10	As at 31.12.09 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	24298990	20703995
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others (to be specified)		
	Provision for diminution in value of other than actively traded Equities	0	109210
	For Leave Encashment	1513000	1498900
	Provision for Employee Short term Benefits	67500	67500
	For Wage Arrears	0	2116700
	For Loans, Investments and Other Assets	1938721	2029953
6	Reserve for Premium Deficiency		
	TOTAL	27818211	26526258