

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

	Particulars	As at 30.09.2012	As at 30.09.2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	116421	56593
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 - Provision for Employee Benefits	1842	1663
6	Reserve for Premium Deficiency	2469	0
	TOTAL	120732	58257