

**PERIODIC DISCLOSURES**

**FORM NL-18-PROVISIONS SCHEDULE**

**PROVISIONS**

	<b>Particulars</b>	<b>As at March 31, 2009</b>	<b>As at March 31, 2008</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	11,285,873	9,857,638
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	- Gratuity	70,938	23,676
	- Leave accrued	118,838	86,951
6	Reserve for Premium Deficiency	98,500	30,500
	<b>TOTAL</b>	<b>11,574,149</b>	<b>9,998,765</b>