

PERIODIC DISCLOSURES

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

	Particulars	As at June 30, 2010	As at June 30, 2009
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	13,657,492	11,443,051
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	13,421	27,406
5	Others		
	- Gratuity	23,770	63,383
	- Accrued leave	151,671	124,388
6	Reserve for Premium Deficiency	-	98,500
	TOTAL	13,846,354	11,756,728