

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

(Rupees '000)

Particulars	As at 31st March, 2009	As at 31st March, 2008
Reserve for Unexpired Risk	10,310,160	9,156,999
Provision for Fringe Benefit Tax	17,472	1,095
(Net of Advance of Rupees 96,373 thousand (Previous year Rupees 68,650 thousand))		
Provision for Wealth Tax	198	207
For proposed dividends	-	-
For dividend distribution tax	-	-
For Employee Benefits		
Gratuity	44,955	12,420
Leave Entitlement	70,943	44,895
Long Term Incentive Plan	6,597	25,233
Total	10,450,325	9,240,849