

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

	Particulars	As at 31.03.2006	As at 31.03.2005
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	11251369	10936213
2	For taxation (less advance tax paid and taxes deducted at source)	NIL	NIL
3	For proposed dividends	860000	620000
4	For dividend distribution tax	120615	86955
5	Others (to be specified)		
	- Provision for diminution in value of other than actively traded Equities	63988	70504
	For Leave Encashment	770500	535074
	For Employee short term benefits		
	For Wage arrears	331300	750000
	For Loans, Investments and other assets	1964495	1698617
6	Reserve for Premium Deficiency		
	TOTAL	15362267	14697363