

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

	Particulars	31.03.2007	31.03.2006
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	12814232	11251369
2	For taxation (less advance tax paid and taxes deducted at source)		
3	For proposed dividends	1057730	860000
4	For dividend distribution tax	179761	120615
5	Others (to be specified)		
	- Provision for diminution in value of other than actively traded Equities	70919	63988
	For Leave Encashment	935000	770500
	For Employee short term benefits	0	0
	For Wage arrears	398400	331300
	For Loans, Investments and other assets	2137124	1964495
6	Reserve for Premium Deficiency		
	TOTAL	17593166	15362267