

**FORM NL-18-PROVISIONS SCHEDULE**

**PROVISIONS**

	<b>Particulars</b>	<b>As at 31.03.2008</b>	<b>As at 31.03.2007</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	14599908	12814232
2	For taxation (less advance tax paid and taxes deducted at source)		
3	For proposed dividends	1263250	1057730
4	For dividend distribution tax	214689	179761
5	Others (to be specified)		
	- Provision for diminution in value of other than actively traded Equities	139701	70919
	For Leave Encashment	1217600	935000
	For Employee short term benefits	80000	0
	For Wage arrears	406800	398400
	For Loans, Investments and other assets	2198149	2137124
6	Reserve for Premium Deficiency		
	<b>TOTAL</b>	<b>20120097</b>	<b>17593166</b>