

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

	<b>Particulars</b>	<b>As at 31.3.2007</b>	<b>As at 31.3.2006</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2118640	1558944
2	For taxation (less advance tax paid and taxes deducted at source)	0	1409
3	For proposed dividends		
4	For dividend distribution tax		
5	Others (to be specified)		
6	Reserve for Premium Deficiency		
	<b>TOTAL</b>	2118640	1560353