FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

	Particulars	As at 31.3.2006	As at 31.3.2005 for the corresponding previous
			year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1558944	1084477
2	For taxation (less advance tax paid and	1409	
	taxes deducted at source)		
3	For proposed dividends		
4	For dividend distribution tax		
5	Others (to be specified)		
6	Reserve for Premium Deficiency		
	TOTAL	1560353	1084477