

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

	Particulars	As at March 31, 2006	As at March 31, 2005
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	3,890,560	1,828,629
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	17,181	14,376
5	Others		
	a. Gratuity	5,969	8,083
	b. Leave accrued	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	3,913,710	1,851,088