

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

	Particulars	As at 31.03.2009	As at 31.03.2008
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	17713018	14599908
2	For taxation (less advance tax paid and taxes deducted at source)		
3	For proposed dividends	960000	1263250
4	For dividend distribution tax	163034	214689
5	Others (to be specified)		
	- Provision for diminution in value of other than actively traded Equities	109209	139701
	For Leave Encashment	1498900	1217600
	For Employee short term benefits	67500	80000
	For Wage arrears	967800	406800
	For Loans, Investments and other assets	2129100	2198149
6	Reserve for Premium Deficiency		
	TOTAL	23608561	20120097