

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

(Rupees '000)

<b>Particulars</b>	<b>As at 31st March, 2006</b>	<b>As at 31st March, 2005</b>
Reserve for Unexpired Risk	3,773,623	2,650,445
For taxation ( Net of Advance Tax Paid )	-	71,064
For proposed dividends	-	-
For dividend distribution tax	-	-
Others - provision for Leave encashment	10,769	8,678
<b>Total</b>	<b>3,784,392</b>	<b>2,730,187</b>