

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

(Rupees '000)

Particulars	2008	2007
Reserve for Unexpired Risk	9,156,999	5,785,919
For taxation (Net of Advance Tax + Fringe Benefit Tax)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Employee Benefits	70,128	42,102
Total	9,227,127	5,828,021