

**TATA AIG LIFE INSURANCE COMPANY LIMITED**

**SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS**

**FORM L20 - PROVISIONS SCHEDULE**

**PROVISIONS**

*(Rupees in thousand)*

	<b>As at March 31, 2006</b>	<b>As at March 31, 2005</b>
For taxation - wealth tax	44	11
For proposed dividends	-	-
For dividend distribution tax	-	-
For experience refund	6,191	11,462
For business promotion expenses	-	26,828
<b>TOTAL</b>	<b>6,235</b>	<b>38,301</b>

*(Rupees in thousand)*

	<b>As at April 1, 2005</b>	<b>During the year</b>			<b>As at March 31, 2006</b>
		<b>Additions</b>	<b>Used</b>	<b>Reversals</b>	
For experience refund	11462	37099	(42,370)		6191
For business promotion expenses	26,828	-	(26,828)		-
	<b>38,290</b>	<b>37,099</b>	<b>(69,198)</b>	<b>-</b>	<b>6,191</b>

*(Rupees in thousand)*

	<b>As at April 1, 2004</b>	<b>During the year</b>			<b>As at March 31, 2005</b>
		<b>Additions</b>	<b>Used</b>	<b>Reversals</b>	
For experience refund	1496	16,386	(6,420)		11462
For business promotion expenses	7,288	49,964	(30,424)		26,828
	<b>8,784</b>	<b>66,350</b>	<b>(36,844)</b>	<b>-</b>	<b>38,290</b>