

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31.12.2012</b>	<b>As at 31.12.2011</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	27945661	25102395
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	3843394	3669258
	(b) Provision for Wage Revision	750000	0
	(c) Provision for Bad & Doubtful Debts	2569197	2468736
	(d) Provision for Standard Assets	126924	100041
	(e) Provision for Diminution in Value of Shares	100816	78574
	(f) Interest Suspense	85420	81013
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>35421412</b>	<b>31500018</b>