

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

Sl. No.	Particulars	As at 30.09.2014	As at 30.09.2013
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	32721099	30385499
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	0	1065000
4	For dividend distribution tax	0	181000
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	5394186	4508974
	(b) Provision for Wage Revision	1964306	564306
	(c) Provision for Bad & Doubtful Debts	2676318	2555894
	(d) Provision for Standard Assets	163792	142798
	(e) Provision for Diminution in Value of Shares	182388	116547
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	TOTAL	43102089	39520018