

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

Sl. No.	Particulars	As at 30.06.2013	As at 30.06.2012
		(Rs. '000)	(Rs. '000)
1	Reserve for Unexpired Risk	29576613	27211778
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	1065000	506700
4	For dividend distribution tax	181000	82199
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	4418076	3682979
	(b) Provision for Wage Revision	564306	0
	(c) Provision for Bad & Doubtful Debts	2552043	2606720
	(d) Provision for Standard Assets	130850	106830
	(e) Provision for Diminution in Value of Shares	116547	101377
	(f) Interest Suspense	74410	85420
6	Reserve for Premium Deficiency	0	0
	TOTAL	38678845	34384003