

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

Sl. No.	Particulars	As at 31.12.2013	As at 31.12.2012
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	31474601	27945661
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	3	0
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	4543848	3843394
	(b) Provision for Wage Revision	1239306	750000
	(c) Provision for Bad & Doubtful Debts	2653577	2569197
	(d) Provision for Standard Assets	148086	126924
	(e) Provision for Diminution in Value of Shares	116547	100816
	(f) Interest Suspense	74410	85420
6	Reserve for Premium Deficiency	0	0
	TOTAL	40250378	35421412