

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

Sl. No.	Particulars	As at 31.03.2014	As at 31.03.2013
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	32279521	28004518
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	1080000	1065000
4	For dividend distribution tax	183546	181000
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	4893859	4235571
	(b) Provision for Wage Revision	1464306	564306
	(c) Provision for Bad & Doubtful Debts	2693115	2552043
	(d) Provision for Standard Assets	149632	130850
	(e) Provision for Diminution in Value of Shares	182388	116547
	(f) Interest Suspense	4406	4406
6	Reserve for Premium Deficiency	0	0
	TOTAL	42930773	36854241

Note: Figures of last year have been rearranged, where required, for the sake of uniformity

