

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	52782172	50343552
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	8104811	7743811
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	3491947	2473192
	(d) Provision for Standard Assets	145973	175529
	(e) Provision for Diminution in Value of Shares	211760	152885
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	361036	0
	<b>TOTAL</b>	<b>65097699</b>	<b>60888969</b>