

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 30.09.2019</b>	<b>As at 30.09.2018</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	Reserve for Unexpired Risk	53223079	52757129
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	8176426	7953234
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	2949813	2469486
	(d) Provision for Standard Assets	140071	167925
	(e) Provision for Diminution in Value of Shares	211760	152885
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>64701149</b>	<b>63500659</b>