

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31.12.2019</b>	<b>As at 31.12.2018</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	Reserve for Unexpired Risk	52812291	53387871
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	8284124	8048547
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	3789993	2902189
	(d) Provision for Standard Assets	140794	158663
	(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>65238962</b>	<b>64650155</b>