

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 30.09.2020</b>	<b>As at 30.09.2019</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	54866665	53223079
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	8395689	8176426
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	5645680	2949813
	(d) Provision for Standard Assets	121883	140071
	(e) Provision for Diminution in Value of Shares	154134	211760
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>69184051</b>	<b>64701149</b>