

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

Sl. No.	Particulars	As at 30.09.2011	As at 30.09.2010
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	25093909	21066101
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	3831847	3029527
	(b) Provision for Wage Revision	0	4147170
	(c) Provision for Bad & Doubtful Debts	2618906	2796746
	(d) Provision for Standard Assets	86821	57338
	(e) Provision for Diminution in Value of Shares	78574	80206
	(f) Interest Suspense	81013	199547
6	Reserve for Premium Deficiency	0	171600
	TOTAL	31791071	31548235