

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

Sl. No.	Particulars	As at 31.12.2020	As at 31.12.2019
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	52645891	52812291
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	8536346	8284124
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	5641933	3789993
	(d) Provision for Standard Assets	122809	140794
	(e) Provision for Diminution in Value of Shares	154134	211760
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	TOTAL	67101113	65238962