

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

| Sl. No. | Particulars | As at 31.03.2021 | As at 31.03.2020 |
|----------------|---|-------------------------|-------------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Reserve for Unexpired Risk | 53128449 | 53424697 |
| 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 | 8405934 | 8641474 |
| | (b) Provision for Wage Revision | 0 | 0 |
| | (c) Provision for Bad & Doubtful Debts | 5865860 | 5222926 |
| | (d) Provision for Standard Assets | 125479 | 138043 |
| | (e) Provision for Diminution in Value of Shares | 147501 | 125449 |
| | (f) Interest Suspense | 0 | 0 |
| 6 | Reserve for Premium Deficiency | 3002268 | 0 |
| | TOTAL | 70675491 | 67552589 |