

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31.03.2015</b>	<b>As at 31.03.2014</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	32751739	32279521
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	1100000	1080000
4	For dividend distribution tax	219982	183546
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	5375075	4893859
	(b) Provision for Wage Revision	3814306	1464306
	(c) Provision for Bad & Doubtful Debts	2032364	2693115
	(d) Provision for Standard Assets	166561	149632
	(e) Provision for Diminution in Value of Shares	159294	182388
	(f) Interest Suspense	0	4406
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>45619321</b>	<b>42930773</b>