

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31.03.2016</b>	<b>As at 31.03.2015</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	37950137	32751739
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	1200000	1100000
4	For dividend distribution tax	244296	219982
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	7201516	5375075
	(b) Provision for Wage Revision	0	3814306
	(c) Provision for Bad & Doubtful Debts	2012332	2032364
	(d) Provision for Standard Assets	175831	166561
	(e) Provision for Diminution in Value of Shares	171140	159294
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>48955252</b>	<b>45619321</b>