

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

Sl. No.	Particulars	As at 30.09.2012	As at 30.09.2011
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	27354341	25093909
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	3930394	3831847
	(b) Provision for Wage Revision	300000	0
	(c) Provision for Bad & Doubtful Debts	2600662	2618906
	(d) Provision for Standard Assets	117628	86821
	(e) Provision for Diminution in Value of Shares	100816	78574
	(f) Interest Suspense	85419	81013
6	Reserve for Premium Deficiency	0	0
	TOTAL	34489260	31791071

