

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31.03.2012</b>	<b>As at 31.03.2011</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	26423146	22987251
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	3565395	2956259
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	2612432	2618906
	(d) Provision for Standard Assets	99167	86821
	(e) Provision for Diminution in Value of Shares	101377	78574
	(f) Interest Suspense	81013	197232
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>32882530</b>	<b>28925043</b>