

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

Sl. No.	Particulars	As at 31.03.2017	As at 31.03.2016
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	46341349	37950137
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	0	1200000
4	For dividend distribution tax	0	244296
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	7627353	7201516
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	2522636	2012332
	(d) Provision for Standard Assets	181870	175831
	(e) Provision for Diminution in Value of Shares	171487	171140
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	43947	0
	TOTAL	56888643	48955252