

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

Sl. No.	Particulars	As at 30.06.2015	As at 30.06.2014
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	33574265	32498250
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	5530741	5144199
	(b) Provision for Wage Revision	4114306	1714306
	(c) Provision for Bad & Doubtful Debts	2013129	2692144
	(d) Provision for Standard Assets	169044	150361
	(e) Provision for Diminution in Value of Shares	159294	182388
	(f) Interest Suspense	0	4406
6	Reserve for Premium Deficiency	0	0
	TOTAL	46880761	43649600