

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

Sl. No.	Particulars	As at 30.09.2015	As at 30.09.2014
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	35042175	32721099
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	5589279	5394186
	(b) Provision for Wage Revision	4564306	1964306
	(c) Provision for Bad & Doubtful Debts	2005489	2676318
	(d) Provision for Standard Assets	172028	163792
	(e) Provision for Diminution in Value of Shares	159294	182388
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	TOTAL	47532571	43102089