

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

Sl. No.	Particulars	As at 31.12.2017	As at 31.12.2016
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	48989119	43037144
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)	0	0
	(a) Provision for leave encashment/ LTS/Sick leave	8027313	7673892
	(b) Provision for Wage Revision	4504	0
	(c) Provision for Bad & Doubtful Debts	1993812	1992087
	(d) Provision for Standard Assets	175746	178129
	(e) Provision for Diminution in Value of Shares	171487	171140
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	43947	0
	TOTAL	59405928	53052393