

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

Sl. No.	Particulars	As at 30.09.2013	As at 30.09.2012
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	30385499	27354341
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	1065000	0
4	For dividend distribution tax	181000	0
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	4508974	3930394
	(b) Provision for Wage Revision	564306	300000
	(c) Provision for Bad & Doubtful Debts	2555894	2600662
	(d) Provision for Standard Assets	142798	117628
	(e) Provision for Diminution in Value of Shares	116547	100816
	(f) Interest Suspense	74409	85419
6	Reserve for Premium Deficiency	0	0
	TOTAL	39594427	34489260