

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

| <b>Sl. No.</b> | <b>Particulars</b>  | <b>As at 30.09.2018</b> | <b>As at 30.09.2017</b> |
|----------------|---|-------------------------|-------------------------|
|                |   | (Rs.'000)               | (Rs.'000)               |
| 1              | Reserve for Unexpired Risk  | 52757129                | 47031184                |
| 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                | 7953234                 | 7892235                 |
|                | (b) Provision for Wage Revision                                   | 0                       | 0                       |
|                | (c) Provision for Bad & Doubtful Debts                            | 2469486                 | 1998058                 |
|                | (d) Provision for Standard Assets                                 | 167925                  | 175668                  |
|                | (e) Provision for Diminution in Value of Shares                   | 152885                  | 171487                  |
|                | (f) Interest Suspense   | 0                       | 0                       |
| 6              | Reserve for Premium Deficiency                                    | 0                       | 43947                   |
|                | <b>TOTAL</b>  | <b>63500659</b>         | <b>57312579</b>         |