

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

Sl. No.	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	53424697	52782172
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	8641474	8104811
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	5222926	3491947
	(d) Provision for Standard Assets	138043	145973
	(e) Provision for Diminution in Value of Shares	125449	211760
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	361036
	TOTAL	67552589	65097699

