

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 30.06.2014</b>	<b>As at 30.06.2013</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	32498250	29576613
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	1080000	1065000
4	For dividend distribution tax	183546	181000
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	5144199	4418076
	(b) Provision for Wage Revision	1714306	564306
	(c) Provision for Bad & Doubtful Debts	2692144	2552043
	(d) Provision for Standard Assets	150361	130850
	(e) Provision for Diminution in Value of Shares	182388	116547
	(f) Interest Suspense	4406	4406
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>43649600</b>	<b>38608841</b>