

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

Sl. No.	Particulars	As at 31.12.2014	As at 31.12.2013
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	32910996	31474601
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	10	3
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	5644192	4543848
	(b) Provision for Wage Revision	2214306	1239306
	(c) Provision for Bad & Doubtful Debts	2681594	2653577
	(d) Provision for Standard Assets	167341	148086
	(e) Provision for Diminution in Value of Shares	182388	116547
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	TOTAL	43800827	40175968