

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

Sl. No.	Particulars	As at 30.09.2016	As at 30.09.2015
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	42658003	35042175
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	7512450	5589279
	(b) Provision for Wage Revision	0	4564306
	(c) Provision for Bad & Doubtful Debts	2000090	2005489
	(d) Provision for Standard Assets	179286	172028
	(e) Provision for Diminution in Value of Shares	171140	159294
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	0
	TOTAL	52520969	47532571