

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

| Sl. No. | Particulars | As at 31.12.2011 | As at 31.12.2010 |
|----------------|---|-------------------------|-------------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Reserve for Unexpired Risk | 25102395 | 22455841 |
| 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 | 3669258 | 3259521 |
| | (b) Provision for Wage Revision | 0 | 4147170 |
| | (c) Provision for Bad & Doubtful Debts | 2468736 | 2813531 |
| | (d) Provision for Standard Assets | 100041 | 57338 |
| | (e) Provision for Diminution in Value of Shares | 78574 | 80206 |
| | (f) Interest Suspense | 81013 | 206581 |
| 6 | Reserve for Premium Deficiency | 0 | 25400 |
| | TOTAL | 31500018 | 33045589 |