

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

Sl. No.	Particulars	As at 31.03.2013	As at 31.03.2012
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	28004518	26423146
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	1065000	506700
4	For dividend distribution tax	181000	82199
5	Others (to be specified)		
	(a) Provision for leave encashment/ LTS/Sick leave	4235571	3565395
	(b) Provision for Wage Revision	564306	0
	(c) Provision for Bad & Doubtful Debts	2552043	2612432
	(d) Provision for Standard Assets	130850	99167
	(e) Provision for Diminution in Value of Shares	116547	101377
	(f) Interest Suspense	74410	81013
6	Reserve for Premium Deficiency	0	0
	TOTAL	36924245	33471429