

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

Sl. No.	Particulars	As at 31.12.2018	As at 31.12.2017
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	53387871	48989119
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	8048547	8027313
	(b) Provision for Wage Revision	0	4504
	(c) Provision for Bad & Doubtful Debts	2902189	1993812
	(d) Provision for Standard Assets	158663	175746
	(e) Provision for Diminution in Value of Shares	152885	171487
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	0	43947
	TOTAL	64650155	59405928