

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

Sl. No.	Particulars	As at 30.06.2019	As at 30.06.2018
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	52804174	51100092
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	8208794	7845319
	(b) Provision for Wage Revision	0	0
	(c) Provision for Bad & Doubtful Debts	3491947	2472361
	(d) Provision for Standard Assets	148148	175992
	(e) Provision for Diminution in Value of Shares	211760	152885
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	361036	0
	TOTAL	65225859	61746649