

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

Sl. No.	Particulars	As at 30.06.2011	As at 30.06.2010
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	23745596	20943581
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	3206277	2957178
	(b) Provision for Wage Revision	0	2917170
	(c) Provision for Bad & Doubtful Debts	2618906	2813531
	(d) Provision for Standard Assets	86821	57338
	(e) Provision for Diminution in value of Shares	78574	80206
	(f) Interest Suspense	197233	199567
6	Reserve for Premium Deficiency	0	0
	TOTAL	29933407	29968572