

**Bharti AXA Life Insurance Company Limited**

**Schedule forming part of Balance Sheet as at 30 June, 2012**

**L-20-Provisions Schedule**

**(Rs.'000)**

| <b>Particulars</b>                             | <b>As at 30 June,<br/>2012</b> | <b>As at 30 June,<br/>2011</b> |
|------------------------------------------------|--------------------------------|--------------------------------|
| For Taxation (Less Payments and Taxes Deducted | -                              | -                              |
| For Proposed Dividends                         | -                              | -                              |
| For Dividend Distribution Tax                  | -                              | -                              |
| Bonus payable to policyholders                 | -                              | -                              |
| Others:                                        |                                |                                |
| Provision for Employee Benefits:               |                                |                                |
| Provision for Gratuity                         | 4,372                          | 20,404                         |
| Provision for Leave Encashment                 | 21,164                         | 26,104                         |
| Provision for Long Term Incentive Plan         | 25,589                         | 13,765                         |
| Other contingent liability                     | 7,124                          | 6,870                          |
| <b>Total</b>                                   | <b>58,249</b>                  | <b>67,143</b>                  |