

**Bharti AXA Life Insurance Company Limited**  
**Schedule forming part of the Balance Sheet as at 31 December 2014**



**L-20 - PROVISION SCHEDULE**

**(Rs.'000)**

| Particulars                                               | As at 31 December 2014 | As at 31 December 2013 |
|-----------------------------------------------------------|------------------------|------------------------|
| For Taxation (Less Payments and Taxes Deducted at Source) | -                      | -                      |
| For Proposed Dividends                                    | -                      | -                      |
| For Dividend Distribution Tax                             | -                      | -                      |
| Bonus payable to policyholders                            | -                      | -                      |
| Others:                                                   |                        |                        |
| Provision for Employee Benefits:                          |                        |                        |
| Provision for Gratuity                                    | 2,842                  | 14,192                 |
| Provision for Leave Encashment                            | 26,102                 | 24,370                 |
| Provision for Long Term Incentive Plan                    | 56,210                 | 53,575                 |
| Others                                                    | 25,423                 | 14,162                 |
| <b>Total</b>                                              | <b>110,577</b>         | <b>106,299</b>         |