

**SBI LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**Form L-5- Commission Schedule**

**COMMISSION EXPENSES**

(₹ '000)

**For the period ended June 30, 2015**

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Commission												
Direct - First year premiums	349,927	4,554	19,682	53,516	-2	-			133,786	8,138		569,601
- Renewal premiums	142,099	1,594	8,336	84,092	1,407	-	4		64,626	6,103		308,260
- Single premiums	262	218		3,753	1	2,463		1,962	13,208	4	10	21,880
<b>Total</b>	<b>492,288</b>	<b>6,366</b>	<b>28,017</b>	<b>141,361</b>	<b>1,406</b>	<b>2,463</b>	<b>4</b>	<b>1,962</b>	<b>211,620</b>	<b>14,244</b>	<b>10</b>	<b>899,741</b>
Add: Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>492,288</b>	<b>6,366</b>	<b>28,017</b>	<b>141,361</b>	<b>1,406</b>	<b>2,463</b>	<b>4</b>	<b>1,962</b>	<b>211,620</b>	<b>14,244</b>	<b>10</b>	<b>899,741</b>
<b>Break-up of the commission expenses (Gross) incurred to procure business:</b>												
Agents	315,268	1,186	4,379	30,285	967	1,491	20	546	86,556	7,727		448,426
Brokers	13,310	8	10	1,600	44	7		89	557	80		15,705
Corporate agency	12,034	2	30	959		45	1	88	320	33		13,511
Bancassurance	151,676	5,170	23,599	108,517	395	919	-18	1,239	124,187	6,404	10	422,100
Referral												
<b>Total</b>	<b>492,288</b>	<b>6,366</b>	<b>28,017</b>	<b>141,361</b>	<b>1,406</b>	<b>2,463</b>	<b>4</b>	<b>1,962</b>	<b>211,620</b>	<b>14,244</b>	<b>10</b>	<b>899,741</b>

**For the period ended June 30, 2014**

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Commission												
Direct - First year premiums	317,190	4,571	18,867	104,875	4	-	11		55,147	5,843		506,508
- Renewal premiums	90,684	369		79,334	1,590	2,851.88	96		67,810	4,701		244,585
- Single premiums	614	401		4,300	1	4,715		322	8,724	5		19,082
<b>Total</b>	<b>408,488</b>	<b>5,341</b>	<b>18,867</b>	<b>188,508</b>	<b>1,595</b>	<b>4,717</b>	<b>106</b>	<b>322</b>	<b>131,680</b>	<b>10,549</b>		<b>770,176</b>
Add: Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>408,488</b>	<b>5,341</b>	<b>18,867</b>	<b>188,508</b>	<b>1,595</b>	<b>4,717</b>	<b>106</b>	<b>322</b>	<b>131,680</b>	<b>10,549</b>		<b>770,176</b>
<b>Break-up of the commission expenses (Gross) incurred to procure business:</b>												
Agents	312,110	1,494	5,042	84,542	1,197	2,368	118	225	66,474	5,667		479,236
Brokers	2,816	5	23	933	9	31	1		985	41		4,845
Corporate agency	13,256	3	52	1,363	1	674	2		744	32		16,127
Bancassurance	80,306	3,839	13,750	101,671	388	1,645	-14	98	63,477	4,808		269,967
Referral												
<b>Total</b>	<b>408,488</b>	<b>5,341</b>	<b>18,867</b>	<b>188,508</b>	<b>1,595</b>	<b>4,717</b>	<b>106</b>	<b>322</b>	<b>131,680</b>	<b>10,549</b>		<b>770,176</b>