

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

**Form L-5- Commission Schedule**

**COMMISSION EXPENSES**

**(₹ in '000)**

Particulars	For the Quarter December 31, 2013	Upto the Quarter December 31, 2013	For the Quarter December 31, 2012	Upto the Quarter December 31, 2012
Commission Paid				
Direct - First year premiums	1,252,468	2,797,227	1,101,576	2,288,436
- Renewal premiums	386,892	895,213	298,505	906,489
- Single premiums	21,144	59,582	25,504	57,216
<b>Total (A)</b>	<b>1,660,504</b>	<b>3,752,022</b>	<b>1,425,584</b>	<b>3,252,141</b>
Add: Commission on re-insurance Accepted	-	-	-	-
Less: Commission on re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>1,660,504</b>	<b>3,752,022</b>	<b>1,425,584</b>	<b>3,252,141</b>
<b>Break-up of the Commission expenses (Gross) incurred to procure business:</b>				
Agents	810,435	1,996,939	698,242	1,721,288
Brokers	7,719	34,210	36,587	92,921
Corporate Agency	22,783	60,729	14,654	44,505
Bancassurance	819,567	1,660,145	676,101	1,393,428
Referral	-	-	-	-
<b>Total (B)</b>	<b>1,660,504</b>	<b>3,752,022</b>	<b>1,425,584</b>	<b>3,252,141</b>