

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

**Form L-5- Commission Schedule**

**COMMISSION EXPENSES**

(₹ in '000)

Particulars	For the Quarter September 30, 2012	Upto the Quarter September 30, 2012	For the Quarter September 30, 2011	Upto the Quarter September 30, 2011
Commission Paid				
Direct - First year premiums	744,872	1,186,861	771,278	1,139,102
- Renewal premiums	373,399	607,984	482,646	821,393
- Single premiums	13,809	31,712	75,255	122,919
<b>Total (A)</b>	<b>1,132,081</b>	<b>1,826,556</b>	<b>1,329,179</b>	<b>2,083,414</b>
Add: Commission on re-insurance Accepted	-	-	-	-
Less: Commission on re-insurance Ceded	-	-	-	22
<b>Net Commission</b>	<b>1,132,081</b>	<b>1,826,556</b>	<b>1,329,179</b>	<b>2,083,391</b>
<b>Break-up of the Commission expenses (Gross) incurred to procure business:</b>				
Agents	624,740	1,023,045	701,866	1,122,945
Brokers	29,675	56,334	51,183	105,784
Corporate Agency	15,450	29,850	38,781	70,761
Bancassurance	462,215	717,326	537,348	783,923
Referral	-	-	-	-
<b>Total (B)</b>	<b>1,132,081</b>	<b>1,826,556</b>	<b>1,329,179</b>	<b>2,083,414</b>