

**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, 2011	Upto the Quarter December 31, 2011	For the Quarter December 31, 2010	Upto the Quarter December 31, 2010
Commission Paid				
Direct - First year premiums	678,650	1,817,752	946,592	3,057,829
- Renewal premiums	467,684	1,289,077	498,338	1,101,381
- Single premiums	58,893	181,811	86,532	191,290
<b>Total (A)</b>	<b>1,205,227</b>	<b>3,288,641</b>	<b>1,531,461</b>	<b>4,350,499</b>
Add: Commission on re-insurance Accepted				
Less: Commission on re-insurance Ceded	1,254	1,276	-	(2,586)
<b>Net Commission</b>	<b>1,203,973</b>	<b>3,287,364</b>	<b>1,531,461</b>	<b>4,353,086</b>
<b>Break-up of the Commission expenses (Gross) incurred to procure business:</b>				
Agents	602,384	1,725,330	716,240	2,068,625
Brokers	41,439	147,223	48,875	114,228
Corporate Agency	31,484	102,246	51,679	106,291
Bancassurance	529,920	1,313,842	714,667	2,061,355
Referral	-	-	-	-
<b>Total (B)</b>	<b>1,205,227</b>	<b>3,288,641</b>	<b>1,531,461</b>	<b>4,350,499</b>