

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

**Form L-5- Commission Schedule**

**COMMISSION**

*(Amount in Rs.'000)*

| Particulars                                  | March 31, 2010   | March 31, 2009   |
|--|------------------|------------------|
| Commission Paid                              |                  |                  |
| Direct - First year premiums                 | 6,320,427        | 3,932,314        |
| - Renewal premiums                           | 1,193,928        | 691,047          |
| - Single premiums                            | 89,586           | 85,549           |
| <b>Total (A)</b>                             | <b>7,603,941</b> | <b>4,708,910</b> |
| Add: Commission on re-insurance Accepted     | -                | -                |
| Less: Commission on re-insurance Ceded       | 21,453           | 30,070           |
| <b>Net Commission</b>                        | <b>7,582,488</b> | <b>4,678,841</b> |
| <b>Break-up of the Commission expenses</b>   |                  |                  |
| <b>(Gross) incurred to procure business:</b> |                  |                  |
| Agents                                       | 3,924,357        | 3,274,949        |
| Brokers                                      | 113,299          | 35,694           |
| Corporate Agency                             | 241,431          | 222,475          |
| Bancassurance                                | 3,324,853        | 1,175,735        |
| Referral                                     | -                | 58               |
| <b>Total (B)</b>                             | <b>7,603,941</b> | <b>4,708,910</b> |