

FORM L-5: COMMISSION SCHEDULE



IDBI Federal Life Insurance Co Ltd. Registered Office: 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel (East), Mumbai 400 013, India. www.idbifederal.com  
Corporate Identity Number (CIN) – U66010MH2007PLC167164

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS - Commission Expense

( ₹ '000)

Particulars	For the quarter ended March 31, 2019										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Commission paid											
Direct - First year premiums	133,298	100,956	-	-	-	-	-	33,866	-	-	268,120
- Renewal premiums	59,162	6,841	10	19	2,185	-	-	3,849	-	-	72,065
- Single premiums	-	15	-	-	22,100	-	-	15,619	-	-	37,734
<b>TOTAL (A)</b>	<b>192,460</b>	<b>107,811</b>	<b>10</b>	<b>19</b>	<b>24,284</b>	<b>-</b>	<b>-</b>	<b>53,334</b>	<b>-</b>	<b>-</b>	<b>377,919</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>192,460</b>	<b>107,811</b>	<b>10</b>	<b>19</b>	<b>24,284</b>	<b>-</b>	<b>-</b>	<b>53,334</b>	<b>-</b>	<b>-</b>	<b>377,919</b>

Break up of the expenses (Gross) incurred to procure business	For the quarter ended March 31, 2019										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Agents	20,389	1,952	-	1	-	-	-	4,896	-	-	27,238
Brokers	126	4	-	-	-	-	-	35	-	-	165
Corporate Agency Referral	171,945	105,855	10	18	24,284	-	-	48,404	-	-	350,516
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>192,460</b>	<b>107,811</b>	<b>10</b>	<b>19</b>	<b>24,284</b>	<b>-</b>	<b>-</b>	<b>53,335</b>	<b>-</b>	<b>-</b>	<b>377,919</b>

( ₹ '000)

Particulars	For the year ended March 31, 2019										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Commission paid											
Direct - First year premiums	394,432	246,578	-	-	(2)	-	-	148,150	-	-	789,158
- Renewal premiums	160,164	17,348	41	60	4,037	-	-	10,280	10	-	191,940
- Single premiums	-	55	-	-	53,673	-	-	37,571	-	8	91,307
<b>TOTAL (A)</b>	<b>554,596</b>	<b>263,981</b>	<b>41</b>	<b>60</b>	<b>57,708</b>	<b>-</b>	<b>-</b>	<b>196,001</b>	<b>10</b>	<b>8</b>	<b>1,072,405</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>554,596</b>	<b>263,981</b>	<b>41</b>	<b>60</b>	<b>57,708</b>	<b>-</b>	<b>-</b>	<b>196,001</b>	<b>10</b>	<b>8</b>	<b>1,072,405</b>

Break up of the expenses (Gross) incurred to procure business	For the year ended March 31, 2019										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Agents	68,960	5,440	-	6	-	-	-	16,905	-	-	91,311
Brokers	606	17	-	-	-	-	-	3,048	-	-	3,671
Corporate Agency Referral	485,030	258,524	41	54	57,708	-	-	176,048	10	8	977,422
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>554,596</b>	<b>263,981</b>	<b>41</b>	<b>60</b>	<b>57,708</b>	<b>-</b>	<b>-</b>	<b>196,001</b>	<b>10</b>	<b>8</b>	<b>1,072,405</b>

## FORM L-5: COMMISSION SCHEDULE



[IRDAI Registration No.135 dated 19th December 2007]

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## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS - Commission Expense

(₹ '000)

Particulars	For the corresponding previous quarter ended March 31, 2018										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Commission paid											
Direct - First year premiums	106,079	59,624	-	-	(1)	-	-	64,971	-	-	230,673
- Renewal premiums	54,754	10,230	11	16	1,727	-	-	2,145	6	-	68,889
- Single premiums	-	19	-	-	11,031	(77)	-	18,893	-	-	29,866
<b>TOTAL (A)</b>	<b>160,833</b>	<b>69,873</b>	<b>11</b>	<b>16</b>	<b>12,757</b>	<b>(77)</b>	<b>-</b>	<b>86,009</b>	<b>6</b>	<b>-</b>	<b>329,428</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>160,833</b>	<b>69,873</b>	<b>11</b>	<b>16</b>	<b>12,757</b>	<b>(77)</b>	<b>-</b>	<b>86,009</b>	<b>6</b>	<b>-</b>	<b>329,428</b>
Break up of the expenses (Gross) incurred to procure business	For the corresponding previous quarter ended March 31, 2018										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Agents	19,701	2,721	-	-	-	-	-	6,353	1	-	28,776
Brokers	2,637	5	-	-	(21)	(77)	-	5,267	-	-	7,811
Corporate Agency	138,495	67,146	11	16	12,778	-	-	74,389	5	-	292,841
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>160,833</b>	<b>69,873</b>	<b>11</b>	<b>16</b>	<b>12,757</b>	<b>(77)</b>	<b>-</b>	<b>86,009</b>	<b>6</b>	<b>-</b>	<b>329,428</b>
Particulars	For the corresponding previous year ended March 31, 2018										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Commission paid											
Direct - First year premiums	367,019	179,570	-	-	(2)	-	-	184,544	(11)	-	731,120
- Renewal premiums	137,801	37,226	47	61	5,634	-	-	5,658	105	-	186,532
- Single premiums	-	62	-	-	25,661	(26)	-	55,930	-	-	81,627
<b>TOTAL (A)</b>	<b>504,820</b>	<b>216,858</b>	<b>47</b>	<b>61</b>	<b>31,293</b>	<b>(26)</b>	<b>-</b>	<b>246,132</b>	<b>94</b>	<b>-</b>	<b>999,279</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>504,820</b>	<b>216,858</b>	<b>47</b>	<b>61</b>	<b>31,293</b>	<b>(26)</b>	<b>-</b>	<b>246,132</b>	<b>94</b>	<b>-</b>	<b>999,279</b>
Break up of the expenses (Gross) incurred to procure business	For the corresponding previous year ended March 31, 2018										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Linked Group (Fund Based)	Total
Agents	59,375	8,186	-	3	-	-	-	18,416	-	-	85,980
Brokers	4,173	45	-	-	4	(13)	-	15,309	-	-	19,519
Corporate Agency	441,272	208,627	47	58	31,289	(13)	-	212,407	94	-	893,781
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>504,820</b>	<b>216,858</b>	<b>47</b>	<b>61</b>	<b>31,293</b>	<b>(26)</b>	<b>-</b>	<b>246,132</b>	<b>94</b>	<b>-</b>	<b>999,279</b>