FORM L-5: COMMISSION SCHEDULE

IDBI FEDERAL
Transforming with Trust
[IRDAI Registration No.135 dated 19th December 2007]

IDBI Federal Life Insurance Co Ltd. Registered Office: 1st floor,Tradeview, Oasis Complex, Kamala City, P. B. Marg, Lower Parel (W), Mumbai 400013. www.idbifederal.com
Corporate Identity Number (CIN) – U66010MH2007PLC167764

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS - Commission Expense**

(₹ '000)

| Particulars | For the quarter ended March 31, 2016 | | | | | | | | | | For the year ended March 31, 2016 | | | | | | | | | | For the corresponding previous quarter ended March 31, 2015 | | | | | | | | | | For the corresponding previous year ended March 31, 2015 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | Total | 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 | Total | 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 | Total | 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 | Total |
| Commission paid | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Direct - First year premiums | 139,251 | 69,916 | - | - | 532 | - | - | 15,716 | (3) | 225,412 | 503,896 | 107,542 | (1) | - | 7,334 | - | - | 58,840 | (161) | 677,450 | 171,707 | 11 | - | - | 5,281 | - | - | 10,654 | - | 187,653 | 392,808 | 81,310 | (1) | - | 20,666 | - | - | 18,649 | (203) | 513,229 |
| - Renewal premiums | 25,950 | 32,478 | 16 | 48 | 2,967 | - | - | 1,946 | 17 | 63,422 | 56,755 | 103,098 | 67 | 225 | 7,255 | - | - | 6,866 | 185 | 174,451 | 10,906 | 53,068 | 19 | 97 | 2,531 | - | - | 3,885 | 136 | 70,642 | 22,179 | 148,695 | 83 | 303 | 2,837 | - | - | 12,768 | 1,754 | 188,619 |
| - Single premiums | - | 30 | - | - | 2,009 | 7 | - | 8,940 | 9 | 10,995 | - | 149 | - | - | 3,792 | 7 | - | 32,664 | 49 | 36,661 | - | - | - | - | 504 | - | - | 11,983 | - | 12,487 | - | (1) | - | - | 504 | - | - | 17,932 | 62 | 18,497 |
| **TOTAL (A)** | **165,201** | **102,424** | **16** | **48** | **5,508** | **7** | **-** | **26,602** | **23** | **299,829** | **560,651** | **210,789** | **66** | **225** | **18,381** | **7** | **-** | **98,370** | **73** | **888,562** | **182,613** | **53,079** | **19** | **97** | **8,316** | **-** | **-** | **26,522** | **136** | **270,782** | **414,987** | **230,004** | **82** | **303** | **24,007** | **-** | **-** | **49,349** | **1,613** | **720,345** |
| Add: Commission on re-insurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Commission on re-insurance ceded | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Net Commission** | **165,201** | **102,424** | **16** | **48** | **5,508** | **7** | **-** | **26,602** | **23** | **299,829** | **560,651** | **210,789** | **66** | **225** | **18,381** | **7** | **-** | **98,370** | **73** | **888,562** | **182,613** | **53,079** | **19** | **97** | **8,316** | **-** | **-** | **26,522** | **136** | **270,782** | **414,987** | **230,004** | **82** | **303** | **24,007** | **-** | **-** | **49,349** | **1,613** | **720,345** |

| Break up of the expenses (Gross) incurred to procure business | For the quarter ended March 31, 2016 | | | | | | | | | | For the year ended March 31, 2016 | | | | | | | | | | For the corresponding previous quarter ended March 31, 2015 | | | | | | | | | | For the corresponding previous year ended March 31, 2015 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | Total | 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 | Total | 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 | Total | 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 | Total |
| Agents | 19,247 | 9,279 | - | 4 | - | - | - | 6,295 | 1 | 34,825 | 70,010 | 25,711 | - | 29 | - | - | - | 25,131 | 9 | 120,890 | 24,425 | 12,023 | - | 15 | - | - | - | 7,312 | 25 | 43,800 | 74,716 | 49,038 | - | 61 | 48 | - | - | 16,235 | 291 | 140,389 |
| Brokers | 223 | 37 | - | - | 179 | - | - | 1,521 | 0 | 1,959 | 511 | 61 | - | - | 532 | - | - | 6,568 | 1 | 7,673 | 138 | 23 | - | 1 | 226 | - | - | 627 | 2 | 1,017 | 299 | 97 | - | 1 | 403 | - | - | 900 | 10 | 1,710 |
| Corporate Agency | 145,732 | 93,109 | 16 | 44 | 5,329 | 7 | - | 18,786 | 22 | 263,045 | 490,130 | 185,017 | 66 | 196 | 17,849 | 7 | - | 66,671 | 62 | 759,998 | 158,050 | 41,033 | 19 | 81 | 8,090 | - | - | 18,583 | 109 | 225,964 | 339,972 | 180,869 | 82 | 241 | 23,556 | - | - | 32,214 | 1,312 | 578,246 |
| Referral | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **TOTAL (B)** | **165,201** | **102,424** | **16** | **48** | **5,508** | **7** | **-** | **26,602** | **23** | **299,829** | **560,651** | **210,789** | **66** | **225** | **18,381** | **7** | **-** | **98,370** | **73** | **888,562** | **182,613** | **53,079** | **19** | **97** | **8,316** | **-** | **-** | **26,522** | **136** | **270,782** | **414,987** | **230,004** | **82** | **303** | **24,007** | **-** | **-** | **49,349** | **1,613** | **720,345** |