

Commission for Life Insurance

As per RBI circular: RBI/2009-10/225 dated November 16, 2009, following are the details of the comparative commission earned by HDFC Bank from Insurance (Life), whose products are being distributed:

Commission, Brokerage and trail from Life Insurance

Category	First Year Commission		2nd Year Renewal Commission	
	Min	Max	Min	Max
Health	2%	35%	0%	7.50%
Pension	0.50%	7.50%	0%	2%
Protection	2%	40%	0%	10%
Savings & Investment	0.50%	35%	0%	7.5%
Group Product*	5%	5%	0%	0%

Note: The commission varies depending upon the Product in each category, tenure, amount of premium and premium paying term

*For Group Products commission payable is 5% of the premium with a ceiling on the maximum payout as defined by Insurance Regulatory and Development Authority of India (IRDAI) from time to time.