

Commission Disclosure

Details of the commission earned by the Bank from Insurance (Both Life & Non Life) are as follows:

Life Insurance

Category	First Year Commission		Renewal Year Commission	
	Min	Max	Min	Max
Pension	2.0%	7.5%	0.0%	2.0%
Protection	15.0%	40.0%	0.0%	5.0%
Savings & Investment	2.0%	35.0%	0.0%	7.5%

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 2% 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.

Non Life Insurance

S. No	Line of business (Other than Motor)	Maximum Remuneration payable
1	Fire-Retail	16.50%
2	Fire-Corporate (Risks with S.I. < Rs 2,500 crs)	11.50%
3	Fire-Corporate (Risks with S.I. > Rs 2,500 crs)	6.25%
4	Marine-Cargo	16.50%
5	Marine-Hull	11.50%
6	Miscellaneous – Retail	16.50%
7	Miscellaneous – Corporate/ Group*	12.50%
8	Miscellaneous – Corporate (Engineering Risks with S.I. > 2500 Cr)	6.25%
9	Motor (Comprehensive)*	15%
10	Motor (Stand-alone TP)	2.50%
11	Health-Individual*/Health Group(Non Employer-Employee Group- not Formed Solely for availing insurance as defined in IRDA Group Guidelines of 14th July 20015 Annual	15%
12	Health-Group (Employer-Employee only) - Annual	7.50%
13	Health – Group (credit linked up to 5 years)	15%

Yes Bank Limited ("Yes Bank") is a Composite corporate insurance agent of Max Life Insurance Company Limited, Bajaj Allianz General Insurance Company Limited & Reliance General Insurance Company Limited under Corporate Agent's license no. CA0125 issued by Insurance Regulatory & Development Authority of India (IRDAI), and does not underwrite the risk or acts as an insurer.