



Life Insurance - Commission Disclosure:

In terms of the RBI circular bearing Ref. No. RBI/2009-10/225 dated November 16, 2009, following are the details of commission which AU Small Finance Bank Ltd. is eligible to earn from Future Generali India Life Insurance Company Limited/ ICICI Prudential Life Insurance Company Limited on the sale of Life Insurance products in its capacity as corporate agent in line with IRDAI (Payment of Commission or Remuneration or reward to insurance agents and insurance intermediaries) Regulations, 2016 and applicable circulars:

Class of Business – Life Insurance

Sl. No	Category of Life Insurance Product or Policy	Maximum % of Premium payable as agency commission (excluding GST and applicable CESS)
Single Premium		
A	All individual life products except pure risk products	2%
B	Individual Pure Risk products	7.5%
C	Individual Immediate/ Deferred Annuity	2%
D	One-year renewable group pure risk insurance	5% of premium paid during the year or Rs 10 lakhs whichever is less
E	Group Pure Risk (incl Group credit)	5%
F	Group Savings Variable Life Insurance	2%
G	Group Fund based	0.5% of premium paid during the year or Rs10 lakhs whichever is less

Sl No	Category of Life Insurance Product or Policy	Maximum % of Premium payable as agency commission (excluding GST and applicable CESS)	
		First year premium	Renewal Premiums
Regular Premium			
A	Individual Pure Risk	40%	10%
B	Individual Other than Pure Risk		
i)	In respect of policies with premium payment terms of		
	5 years	15%	7.5%
	6 years	18%	7.5%
	7 years	21%	7.5%
	8 years	24%	7.5%
	9 years	27%	7.5%
	10 years	30%	7.5%

	11 years	33%	7.5%
	12 years or more	35%	7.5%
	12 years or more	35%	7.5%
	12 years or more	35%	7.5%
C	Individual Deferred Annuity / Pension	7.5%	2%
D	Group Pure Risk (including Group credit) and Group Savings Variable Life	7.5% (only on pure risk premium)	7.5%

Disclaimer:

AU Small Finance Bank Limited. ("AU Bank") has registered itself with Insurance Regulatory and Development Authority of India ("IRDAI") and Licensed to act as a corporate agent. Accordingly, AU Bank has entered into Corporate Agency Agreement with Future Generali India Life Insurance Company Limited having its address at Indiabulls Finance Centre, 6th Floor, Tower 3, Senapati Bapat Marg, Elphinstone West Mumbai, Maharashtra 400013, India and ICICI prudential life Insurance Company Limited, having its address at ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025 for distribution of their Insurance products.

For all the policies solicited by AU Bank, the contractual agreement shall be made between Future Generali India Life Insurance Company Limited / ICICI prudential life Insurance Company Limited and the insured person only. AU Small Finance Bank Limited. is merely a corporate agent of Future Generali India Life Insurance Company Limited and ICICI prudential life Insurance Company Limited where the underlying risk shall be underwritten by respective Insurers.

There is no direct/indirect association between the banking services offered by AU Bank and usage of the product and/or in the scheme offered by Future Generali India Life Insurance Company Limited and ICICI prudential life Insurance Company Limited. Customers' participation in this product shall be at their own free will and purely on voluntary basis. AU Bank is neither liable nor responsible for any claim, dispute, liability, loss, shortfall or the like resulting from the scheme though the Bank will surely support and guide its customers in the entire claim process. This policy is brought to you from Future Generali India Life Insurance Company Limited / ICICI prudential life Insurance Company Limited.

AU Small Finance Bank Limited. (CIN: L36911RJ1996PLC011381) is a scheduled Bank under second schedule of Reserve Bank of India Act 1934, and a Small Finance Bank under Section 22 of Banking Regulation Act 1949 and having its registered office at 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur – 302001, Rajasthan with Corporate Agent (Composite, IRDAI Registration No.: CA0515 valid till 30/08/2023)

Health Insurance - Commission Disclosure:

In terms of the RBI circular bearing Ref. No. RBI/2009-10/225 dated November 16, 2009 following are the details of commission which AU Small Finance Bank Ltd is eligible to earn from Aditya Birla Health Insurance Company Limited/ CARE health Insurance Limited/ Cholamandalam MS General Insurance Company Limited/ TATA AIG General Insurance Company Limited on the sale of Health Insurance Products in its capacity as Corporate Agent in line with IRDAI (Payment of Commission or Remuneration or reward to insurance agents and insurance intermediaries) Regulations, 2016 and applicable circulars:

Class of Business – Health

Sr. No	Line of business	Maximum % of Premium payable as agency commission (excluding GST and applicable CESS)
1	Health-Individual*	15%
2	Health-Group (Employer-Employee only) – Annual	7.5%
3	Health-Group (Non Employer-Employee groups)	15%
4	Health – Group (credit linked up to 5 years)	15%

* Individual includes annual premium, 3 years single premium, 3 years regular premium

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For all the policies solicited by AU Bank, the contractual agreement shall be made between Aditya Birla Health Insurance Company Limited / Care Health Insurance Limited/ Cholamandalam MS General Insurance Company Limited/ TATA AIG General Insurance Company Limited and the insured person only. AU Small Finance Bank Ltd. is merely a corporate agent of Aditya Birla Health Insurance Company Limited, Care Health Insurance Limited, Cholamandalam MS General Insurance Company Limited and TATA AIG General Insurance Company Limited. where the underlying risk shall be underwritten by respective Insurers.

There is no direct/indirect association between the banking services offered by AU Bank and usage of the product and/or in the scheme offered by Aditya Birla Health Insurance Company Limited, Care Health Insurance Limited, Cholamandalam MS General Insurance Company Limited and TATA AIG General Insurance Company Limited. Customers’ participation in this product shall be at their own free will and purely on voluntary basis. AU Bank is neither liable nor responsible for any claim, dispute, liability, loss, shortfall or the like resulting from the scheme though the Bank will surely support and guide its customers in the entire claim process. This policy is brought to you from Aditya Birla Health Insurance Company Limited / Care Health Insurance Limited/ Cholamandalam MS General Insurance Company Limited/ TATA AIG General Insurance Company Limited.

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General Insurance- Commission Disclosure

In terms of the RBI circular bearing Ref. No. RBI/2009-10/225 dated November 16, 2009 following are the details of commission which AU Small Finance Bank Ltd is eligible to earn from Cholamandalam MS General Insurance Company Limited/ TATA AIG General Insurance Company Limited on the sale of General Insurance Products in its capacity as Corporate Agent in line with IRDAI (Payment of Commission or Remuneration or reward to insurance agents and insurance intermediaries) Regulations, 2016 and applicable circulars:

Class of Business – Motor Insurance

Sr. No	Year	% of Premium payable as agency commission (excluding GST and applicable CESS)	
		Motor (Comprehensive) Other than 2-wheeler	Motor (Stand-alone TP) Other than 2-wheeler
1	Certificate of registration –1st to 3rd year	15% (OD portion) + (Nil - TP portion)	2.5%
2	Certificate of registration – 4th year onwards	15% (OD portion) + 2.5% (TP portion)	2.5%

Sr. No	Year	Maximum % of Premium payable as agency commission (excluding GST and applicable CESS)	
		Motor (Comprehensive) 2-wheeler	Motor (Stand-alone TP) 2-wheeler
1	Certificate of registration –1st to 3rd year	17.5% (OD portion) + (Nil - TP portion)	2.5%
2	Certificate of registration – 4th year onwards	17.5% (OD portion) + 2.5% (TP portion)	2.5%

Class of Business – Fire Insurance

Sr. No	Line of business	Maximum % of Premium payable as agency commission (excluding GST and applicable CESS)
1	Fire-Retail	16.5%
2	Fire-Commercial (Risks with S.I. < Rs 2,500 crs)	11.5%
3	Fire- Commercial (Risks with S.I. > Rs 2,500 crs)	6.25%

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Company Limited having its address at 2nd Floor, "Dare House", No.2, NSC Bose Road, Chennai - 600001, India and TATA AIG General Insurance Company Limited, having its address Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai for distribution of their Insurance products.

For all the policies solicited by AU Bank, the contractual agreement shall be made between Cholamandalam MS General Insurance Company Limited / TATA AIG General Insurance Company Limited and the insured person only. AU Small Finance Bank Limited. is merely a corporate agent of Cholamandalam MS General Insurance Company Limited and TATA AIG General Insurance Company Limited where the underlying risk shall be underwritten by respective Insurers.

There is no direct/indirect association between the banking services offered by AU Bank and usage of the product and/or in the scheme offered by Cholamandalam MS General Insurance Company Limited and TATA AIG General Insurance Company Limited. Customers' participation in this product shall be at their own free will and purely on voluntary basis. AU Bank is neither liable nor responsible for any claim, dispute, liability, loss, shortfall or the like resulting from the scheme though the Bank will surely support and guide its customers in the entire claim process. This policy is brought to you from Cholamandalam MS General Insurance Company Limited / TATA AIG General Insurance Company Limited.

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