

Commission Structure for April to June'2025

Commission Structure for the following products:

- **Life Insurance**
- **General Insurance**

Commission Disclosure

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

Tata AIA Life Insurance Co. Ltd.				
Category	New Business Commission		Renewal Business Commission	
	Minimum	Maximum	Minimum	Maximum
Protection	15%	40%	2.00%	2%
Pension / Annuity	7.50%	7.50%	0.50%	3%
Savings	15%	35%	1.00%	5%
Investments	15%	15%	1.00%	5%
Single Premium	2%	7.50%		
Group	5%	5%		

Aditya Birla Sun Life Insurance Co. Ltd.				
Category	New Business Commission		Renewal Business Commission	
	Minimum	Maximum	Minimum	Maximum
Protection	15%	40%	1%	1%
Pension / Annuity	7.50%	7.50%	1.00%	1.00%
Savings	15%	35%	1.00%	7.5%
Investments	5%	15%	2%	4%
Single Premium	2%	2.00%		
Group	5%	5%		

Bajaj Allianz Life Insurance Co. Ltd.				
Category	New Business Commission		Renewal Business Commission	
	Minimum	Maximum	Minimum	Maximum
Protection	15%	40%	2%	3%
Pension / Annuity	7.50%	7.50%	1.00%	2.00%
Savings	15%	35%	1.00%	2%
Investments	5%	15%	0.25%	2%
Single Premium	2%	7.50%		
Group	5%	5%		

Royal Sundaram General Insurance Co. Ltd	
Category	Maximum upto
Fire-Retail	16.50%
Fire – Long Term Dwelling	20%
Health-Individual	35%
Health-Group (Employer-Employee only)*	7.50%
Health-Group (Non-Employer-Employee groups)	35%
Motor –Comprehensive	15%
Motor -Standalone TP	2.50%
Travel	25%

** Employer-Employee commission will be based on the quoted commission on case-to-case basis*

Bajaj Allianz General Insurance Co. Ltd.	
Category	Maximum upto
Fire-Retail	25%
Fire – Long Term Dwelling	45%
Health-Individual	35%
Health-Group (Employer-Employee only)*	30%
Health-Group (Non-Employer-Employee groups)	40%
Motor –Comprehensive	25%
Motor -Standalone TP	2.50%
Marine Insurance	25%
Liability Insurance: Commercial general liability (Product & public Liability) & Directors' & Officers' policy (D&O), Professional Indemnity	25%
Workmen Compensation	25%
Engineering Policies – Project Insurance – Contractor's All Risk for construction projects, EAR	25%
Credit Linked Health Plan^	45%
Jewellers comprehensive protection policy	25%
Motor CV	25% on OD

** Employer-Employee commission will be based on the quoted commission on case-to-case basis*

^Payout% applicable for total premium of 2/3 year policies as well and will be paid upfront as well

Note:

- On rollover Health indemnity- No commission*
- Health / PA Group (employer – employee) – Quote will be released on net to us basis. DBS can load commission up to 30% over and above the net to us quote*
- The commission on long term policies will be paid in full in the first year.*

Manipal Cigna Health Insurance Ltd.	
Category	Maximum up to
ProHealth Prime/ Super Top UP (All variant)	35%
Prime Senior (All variant)	25%
GPA (Gold Loan)	35%
Group Affinity (SHF)	20%
Group Affinity Super Top-up	15%

Group E&E	Commission basis Quote & not exceeding 15%
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**Commission structures are subject to change and will be updated as and when applicable*

Disclaimer

DBS Bank India Ltd. having the Certificate of Registration Number: **0257** issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**, having its Registered office at GF: Nos. 11 & 12, Capitol Point BKS Marg, Connaught Place, Delhi- 110001, is the Composite Corporate Agent of:

1. **Tata AIA Life Insurance Company Limited** (IRDA of India Regn. No.110) CIN: U66010MH2000PLC128403 having the Registered office/principal place of business at 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.
2. **Aditya Birla Sun Life Insurance Company Limited** (IRDA of India Regn.No.109) CIN: U99999MH2000PLC128110 having the Registered office address at One India bulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013
3. **Bajaj Allianz Life Insurance Company Limited** (IRDA of India Regn.No.116) CIN: U66010PN2001PLC015959 having the Registered office address at Bajaj Allianz House, Airport Road, Yerawada, Pune – 411006
4. **Royal Sundaram General Insurance Company Limited** (IRDA of India Regn.No.102) CIN: U67200TN2000PLC045611 having the Registered office address at No.21, Patullos Road, Chennai -600 002
5. **Manipal Cigna Health Insurance Company Limited** (IRDAI Regn. No.: 151) CIN: U66000MH2012PLC227948 having its Regd. Office at 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai – 400 063
6. **Bajaj Allianz General Insurance Company Limited (IRDA of India Regn. No. : 113) CIN:** U66010PN2000PLC015329 having the Regd. Office at Bajaj Allianz House, Airport Road, Yerawada, Pune-411006

The Insurance products are offered and underwritten by respective insurance companies. The contract of insurance is between the insurer and the insured and not between the Bank and the insured. Apart from the commission mentioned above, Insurance companies may provide the production bonus commission or similar commission with any other nomenclature to the Bank as approved by the Board of Insurers/Insurance Companies from time to time, Bank does not give any warranty, as to the accuracy and completeness of the policies. Bank does not accept any liability or losses attributable to your contract of Insurance. Participation by the Bank's customers in the insurance products is purely on a voluntary basis, and is not linked to avilment of any other facility from the bank. For more details on risk factors, terms and conditions, please read sales brochure of insurer carefully before concluding a sale. Tax benefits are available as per the prevailing tax laws, which are subject to change.

