Commission Disclosure

Details of the commission which Indusind Bank as Corporate Agent is eligible to earn from sale of Insurance (Both Life & Non-Life) are as follows:

Life Insurance:

Product Category	First Year Commission Range	Renewal Commission Range
Term Plan	2%-40%	0%-5%
Unit Linked Plan	2% -15%	0%-2%
Traditional Plan	20% - 48%	2%-7.5%

Non-Life Insurance:

The maximum commission or remuneration as a percentage of premium that is allowed for general insurance is as under:

Product Category	First Year Commission Range	Renewal Commission Range
Health insurance	7.5% - 16.5%	15%
General Insurance	10% - 27.5%	NA

**Includes annual single premium and multi-year single / regular premium.*

Notes:

***TP Premium commission to be Nil for 1-3rd year of registration, commission applicable only from 4th year of registration onwards*

*** Bank is also eligible productivity bonus from insurers, Additionally, Bank also gets persistency bonus.*

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

IndusInd Bank Ltd. ("IBL") is registered with the Insurance Regulatory and Development Authority of India ("IRDAI") as a Corporate Agent (Composite) under IRDAI Registration No. CA0001, for the distribution of Insurance Products.

IndusInd Bank Ltd. / IBL acts as a Corporate Agent (Composite) of the following Insurance Companies: Tata AIA Life Insurance Company Ltd.(https://www.tataaia.com/), ICICI Life Insurance Limited (www.icicilife.com/), HDFC Life Insurance Company Ltd. (https://www.hdfclife.com/), Bajaj Life Insurance Company Limited (https://www.bajajlifeinsurance.com/), SBI Life Insurance Company Ltd.(https://www.sbilife.co.in/), Tata AIG General Insurance Company Ltd.(https://www.tataaig.com/), Cholamandalam MS General Insurance Company Ltd(https://www.cholainsurance.com/), IndusInd General Insurance Company (https://www.indusindinsurance.com/) and Care Health Insurance Company Ltd.(https://www.careinsurance.com/).

- IndusInd Bank Ltd. / IBL is a registered Corporate Agent, and there is no direct or indirect linkage between the Banking Services offered by IBL and the usage of insurance products

offered by Insurers. Insurance is offered as a stand-alone product and is not linked to any Banking Products.

- Participation in insurance product is purely on voluntary basis. Purchase of Insurance is not a pre-condition for availing of any of the Banking Products/Services.
- IBL does not underwrite the risk or act as an Insurer.
- The Insurance Contract will be between the Insurers and the Insured, and not between IBL and the Insured. IBL is not responsible or liable for the performance of any obligations under the Insurance Contract, including any claim, dispute, liability, loss, or shortfall resulting from the products offered by Insurers.
- Insurance is the subject matter of solicitation. Policy issuance is subject to underwriting, acceptance, and the terms and conditions of the respective Insurance Company.