

July 31, 2025

Ref: NIVABUPA/EQ/2025-26/45

To,

**National Stock Exchange of India Limited**

Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400 051

**BSE Limited**

Phiroze Jeejeebhoy Tower,  
Dalal Street,  
Mumbai – 400 001

Symbol: NIVABUPA

Scrip Code: 544286

**Sub: Submission of Business Responsibility and Sustainability Report (“BRSR”) for the Financial Year 2024-25**

**Ref: Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“SEBI Listing Regulations”)**

Dear Sir/Madam,

Pursuant to Regulation 34(2)(f) of the SEBI Listing Regulations, we are submitting herewith the BRSR for financial year 2024-25 which forms part of the Annual Report.

The BRSR is also available on the website of the Company at [www.nivabupa.com](http://www.nivabupa.com).

This is for your information and records.

Thanking you,

Yours sincerely,

For **Niva Bupa Health Insurance Company Limited**

Rajat Sharma

**Company Secretary and Compliance Officer**

Membership No. F7069

**Niva Bupa Health Insurance Company Limited**

IRDAI Registration No. 145 | CIN: L66000DL2008PLC182918

Registered Office: C-98, First Floor, Lajpat Nagar, Part 1, Delhi-110024

Corporate Office: 3<sup>rd</sup> Floor, Capital Cyber scape, Golf Course Extension Road, Sector-59, Gurugram-122101,  
Haryana, India. Website: [www.nivabupa.com](http://www.nivabupa.com) | Tel: +91-124-6354900

# Business Responsibility and Sustainability Report

## Section A: General Disclosures

### I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Company	L66000DL2008PLC182918
2.	Name of the Company	Niva Bupa Health Insurance Company Limited
3.	Year of Incorporation	2008
4.	Registered Office Address	C-98, First Floor, Lajpat Nagar, Part-1, South Delhi, New Delhi, Delhi, India, 110024
5.	Corporate Address	Third Floor Capital Cyberscape, Golf Course Extension Road Sector-59 Gurgaon, Badshahpur, Haryana, India, 122101
6.	Email Address	secretarial@nivabupa.com
7.	Telephone	+91 124 46861401
8.	Website	www.nivabupa.com
9.	Financial Year Reported	2024-2025
10.	Name of the Stock Exchanges where shares are listed	National Stock Exchange of India Limited BSE Limited
11.	Paid-up Capital	₹18,27,02,63,980
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. Rajat Sharma Email: secretarial@nivabupa.com Telephone: +91 11 41743397
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	The report is prepared on a Standalone basis. The Business Responsibility and Sustainability Reporting (BRSR) is in conformance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The information/data measurement techniques used, and the basis of calculations and estimates have been mentioned in the relevant sections of this report.
14.	Name of assurance provider	N/A
15.	Type of assurance obtained	N/A

## II. Products/services

### 16. Details of business activities (accounting for 90% of the turnover):

Sr. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the Company
1	Health Insurance Services	Non- life Insurance Services	100%

### 17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

Sr. No.	Description of Main Activity	NIC Code	% of total Turnover contributed
1	Insurance services in Health, Personal Accident, Travel and Corporate Insurance	6512	100%

## III. Operations

### 18. Number of locations where plants and/or operations/offices of the entity are situated:

Location`	Number of plants	Number of offices	Total
National	NIL	212	212
International	NIL	NIL	NIL

### 19. Markets served by the entity:

#### a) Number of locations

Location`	Number
National (No. of States/ Union territories)	27
International (No. of Countries)	NIL

#### b) What is the contribution of exports as a percentage of the total turnover of the entity?

The Company does not export its products & services across the globe, and hence contributes 0.00% of the total revenue of the company.

#### c) Types of customers

The Company has a diverse customer portfolio which includes individual customer under retail insurance and corporate customer under group insurance.

#### IV. Employees

##### 20. Details as at the end of Financial Year

###### a) Employees and workers (including differently abled):

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1	Permanent (D)	8,936	6,857	77%	2,079	23%
2	Other than Permanent (E)	408	278	68%	130	32%
3	Total employees (D + E)	9,344	7,135	76%	2,209	24%
Workers						
4	Permanent (F)	NA	NA	NA	NA	NA
5	Other than Permanent (G)	NA	NA	NA	NA	NA
6	Total workers (F + G)	NA	NA	NA	NA	NA

###### b) Differently abled Employees and workers:

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1	Permanent (D)	57	46	81%	11	19%
2	Other than Permanent (E)	17	15	88%	2	12%
3	Total employees (D + E)	74*	61	82%	13	18%
Workers						
4	Permanent (F)	NA	NA	NA	NA	NA
5	Other than Permanent (G)	NA	NA	NA	NA	NA
6	Total workers (F + G)	NA	NA	NA	NA	NA

\*The Company has been honoured with a National Award by the Ministry of Social Justice and Empowerment, Government of India, in recognition of our outstanding efforts in hiring and empowering persons with disabilities. The award was presented at a prestigious ceremony held at Rashtrapati Bhavan.

**21. Participation/Inclusion/Representation of women**

Sr. No.	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	8	2	25%
Key Management Personnel	14	2	14.29%

**22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)**

Sr. No.	FY 2024-25			FY 2023 -24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	44.7%	52.9%	46.5%	61.9%	68.2%	63.2%	63.2%	71.8%	64.7%
Permanent Workers	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**V. Holding, Subsidiary and Associate Companies (including joint ventures)****23. Names of holding / subsidiary / associate companies / joint ventures**

Sr. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
NIL			

**VI. CSR Details****24.**

- i. Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes, provisions of CSR under Section 135 of the Companies Act, 2013 is applicable on the Company, however CSR expenditure not applicable as per calculation.
- ii. Turnover (in ₹) : 6,76,223 lakhs
- iii. Net worth (in ₹) : 3,05,832 lakhs

## VII. Transparency and Disclosures Compliances

### 25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in place (Yes/No)	FY 2024-25			FY 2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	No	0	0	None were filed in the year	0	0	-
Investors (other than shareholders)#	N/A	N/A	N/A	-	N/A	N/A	-
Shareholders	Yes, the shareholders can register their grievances at <a href="https://scores.sebi.gov.in/">https://scores.sebi.gov.in/</a>	282\$	1	-	N/A	N/A	-
Employees and workers	No	Nil	Nil	Nil	Nil	Nil	Nil
Customers	<a href="https://transactions.nivabupa.com/pages/grievance-redressal.aspx">https://transactions.nivabupa.com/pages/grievance-redressal.aspx</a>	6,328	24	Nil	4,397	21	Nil
Value Chain Partners	No	0	0	-	0	0	-
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A

# Number of Complaints filed by the Debenture holders during the preceding financial years.

\$ Includes 250 complaints in relation to non - receipt of refund amount following the Company's Initial Public Offering (IPO).

**26. Overview of the Company's material responsible business conduct and sustainability issues pertaining to environment and social matters that present a risk or an opportunity to the business of the Company, rationale for identifying the same approach to adapt or mitigate the risk along with its financial implications, as per the following format: Overview of the entity's material responsible business conduct issues**

<b>Material issue identified</b>	<b>Data Privacy, Cyber Security, innovation and digitization</b>
<b>Indicate whether risk or opportunity (R/O)</b>	Risk and Opportunity
<b>Rationale for identifying the risk / opportunity</b>	<ul style="list-style-type: none"> <li>As the company increasingly depends on online channels for interacting with customers and managing data, it faces a growing risk of cyberattacks and data breaches that could expose personal customer details.</li> <li>Driving innovation and embracing digital transformation generates benefits for the organization, its customers, and other stakeholders by providing a wider range of user-friendly solutions, boosting operational efficiency, and effectively addressing changing consumer demands and concerns.</li> </ul>
<b>In case of risk, approach to adapt or mitigate</b>	Preventing cyberattacks and system failures to protect customer data and maintain trust in our processes will continue to be a major focus of the company's practices.
<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>	<ul style="list-style-type: none"> <li>For the Company, data privacy is an increasingly important focus for crucial stakeholders like customers, regulators, and investors. Any associated risks or breaches carry the potential for significant financial repercussions for both customers and the Company.</li> <li>Positive and Negative Implication.</li> </ul>
<b>Material issue identified</b>	<b>Employee Diversity and Inclusion</b>
<b>Indicate whether risk or opportunity (R/O)</b>	Opportunity
<b>Rationale for identifying the risk / opportunity</b>	The Company identifies the need of diversity which includes different group of people being considered valuable to the company.
<b>In case of risk, approach to adapt or mitigate</b>	Not Applicable
<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>	Positive Implication

<b>Material issue identified</b>	<b>Accessibility to Health care Facility</b>
Indicate whether risk or opportunity (R/O)	Opportunity
Rationale for identifying the risk / opportunity	<ul style="list-style-type: none"> <li>Healthcare is a basic need for everyone. Everyone should be able to get affordable and good quality healthcare.</li> <li>We will support the Government's National Digital Health Mission.</li> </ul>
In case of risk, approach to adapt or mitigate	Not Applicable
Financial implications of the risk or opportunity (Indicate positive or negative implications)	<ul style="list-style-type: none"> <li>This will help more people in rural and remote areas get health insurance.</li> <li>Positive Implication.</li> </ul>
<b>Material issue identified</b>	<b>Increase in Lifestyle diseases</b>
Indicate whether risk or opportunity (R/O)	Risk and Opportunity
Rationale for identifying the risk / opportunity	<ul style="list-style-type: none"> <li>Young people's health is being affected by many lifestyle changes.</li> <li>More people are becoming obese at different ages.</li> <li>Inactive and stressful lifestyles can be harmful to health.</li> </ul> <p>RISK-There is a higher chance of people making claim.</p>
In case of risk, approach to adapt or mitigate	<ul style="list-style-type: none"> <li>Offer wellness benefits to policyholders to encourage them to stay healthy.</li> <li>Give discounts to customers who are active and healthy.</li> <li>Encourage customers to assess their health risks and make personalized recommendations.</li> <li>Provide lifestyle coaching to help customers make simple changes to improve their health.</li> </ul>
Financial implications of the risk or opportunity (Indicate positive or negative implications)	<ul style="list-style-type: none"> <li>Improving customer satisfaction can keep customers loyal.</li> <li>Improved health can lead to fewer claims being made.</li> <li>Positive Implication.</li> </ul>



<b>Material issue identified</b>	<b>Lesser availability of customized and disease specific health insurance products</b>
<b>Indicate whether risk or opportunity (R/O)</b>	Opportunity
<b>Rationale for identifying the risk / opportunity</b>	<ul style="list-style-type: none"> <li>Insurance for health risks is a big issue for society and the economy.</li> <li>Insurance products that aren't customized can make it difficult for customers to find what they need.</li> </ul>
<b>In case of risk, approach to adapt or mitigate</b>	Not Applicable
<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>	<ul style="list-style-type: none"> <li>This will help more people get health insurance.</li> <li>Create new insurance products that meet specific needs.</li> <li>Positive Implication</li> </ul>
<b>Material issue identified</b>	<b>Excess consumption of paper</b>
<b>Indicate whether risk or opportunity (R/O)</b>	Opportunity
<b>Rationale for identifying the risk / opportunity</b>	<ul style="list-style-type: none"> <li>Using paper can be wasteful.</li> <li>The organization's activities are causing an increase in its carbon footprint.</li> <li>Make it easy for customers to get digital insurance policies.</li> </ul>
<b>In case of risk, approach to adapt or mitigate</b>	Not Applicable
<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>	<ul style="list-style-type: none"> <li>Printing less reduces costs and helps the environment.</li> <li>Positive Implication</li> </ul>

<b>Material issue identified</b>	<b>Climate Change Risk</b>
<b>Indicate whether risk or opportunity (R/O)</b>	Risk
<b>Rationale for identifying the risk / opportunity</b>	<p>As a Health insurance company, we have limited exposure to climate impacts, as we primarily focus on morbidity risk. However, there remains a potential risk that extreme events such as floods and heatwaves that may contribute to increased incident rates of certain health conditions.</p> <p>As climate change may result in new and emerging diseases, health impacts from extreme events, underwriting risks due to higher-than-expected claims for health insurance.</p>
<b>In case of risk, approach to adapt or mitigate</b>	Company plans to assess the climate change risk and its impact (as feasible) and consider the same while strategizing long term plans.
<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>	<ul style="list-style-type: none"> <li>• Higher-than-expected claims for health insurance as climate change events can challenge our assumptions and impact profitability</li> <li>• Negative Implication</li> </ul>
<b>Material issue identified</b>	<b>Waste Management</b>
<b>Indicate whether risk or opportunity (R/O)</b>	Opportunity
<b>Rationale for identifying the risk / opportunity</b>	While in Health Insurance sector we have limited waste generation, however, by efficiently utilizing resources, waste generation can be significantly reduced.
<b>In case of risk, approach to adapt or mitigate</b>	Not Applicable
<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>	<ul style="list-style-type: none"> <li>• By finding inventive solutions to minimize waste generation and promoting the responsible use of resources through reduction, reuse, and recycling, we can achieve greater efficiency in our operations and cost savings.</li> <li>• Positive Implication</li> </ul>

<b>Material issue identified</b>	<b>Green Energy</b>
<b>Indicate whether risk or opportunity (R/O)</b>	Opportunity
<b>Rationale for identifying the risk / opportunity</b>	By integrating and leveraging green energy sources, company can effectively reduce its carbon footprint.
<b>In case of risk, approach to adapt or mitigate</b>	Not Applicable
<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>	<ul style="list-style-type: none"> <li>Achieving independence through the utilization of sustainable and green energy sources.</li> <li>Positive Implication</li> </ul>

## Section B: Management and Process Disclosures

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

<b>P1</b>	Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.
<b>P2</b>	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle
<b>P3</b>	Businesses should promote the well-being of all employees.
<b>P4</b>	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.
<b>P5</b>	Businesses should respect and promote human rights.
<b>P6</b>	Businesses should respect, protect, and make efforts to restore the environment.
<b>P7</b>	Businesses when engaged in influencing public and regulatory policy, should do so in a responsible manner
<b>P8</b>	Businesses should support inclusive growth and equitable development
<b>P9</b>	Businesses should engage with and provide value to their customers and consumers in a responsible manner

[illegible]

SN	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	a)	b)	c)	d)	e)				
		Company aims to be an equal opportunity employer. In FY 2024-25, our gender diversity improved with women representing 24% of our workforce, and we hired 74 differently abled employees.	Company is working towards zero paper consumption through tracking, reducing, and eliminating paper usage. Regular awareness e-mailers are issued, and monitoring is ongoing.	Electric Vehicle Trips are used for necessary car trips.	Company enhances energy efficiency by using energy-efficient LED lighting, 3-star or higher-rated air conditioning units, and eliminating single-use plastic.	As a Health insurance company, company has limited exposure to climate impacts. Risks primarily arise from exposure to physical impacts on owned assets and clients affected by climate change.				

## Governance, leadership and oversight

7.	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	The Company is committed to adhere to the principles set out in this report.
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Board of Directors
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes, the Company has Corporate Social Responsibility, ESG & Climate Change Committee
10.	Details of Review of NGRBCs by the Company:	
	Performance against above policies and follow up action	<p><b>Indicate whether review was undertaken by Director / Committee of the Board/Any other Committee</b></p> <p>Yes, the performance of the Company is periodically reviewed by the Board of Directors</p> <p><b>Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)</b></p> <p>Annually</p>

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## Section C: Principle Wise Performance Disclosure

### Principle 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

#### Essential Indicators

#### 1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

##### a) Segment: Board of Directors

Total number of training and awareness programmes held: **4**

##### Topics/principles covered under the training and its impact:

- i. Throughout the year, during Board and Committee meetings, management delivered presentations on key matters affecting the Company. Independent Directors, in their capacity as members of various Board Committees, were regularly informed on a broad range of topics, including developments related to financial, and regulatory changes, and their impact on the Company's operations. Additionally, the Board was kept abreast of the Company's Corporate Social Responsibility ("CSR") obligations. Its Environmental, Social, and Governance ("ESG") along with initiatives.
- ii. Quarterly Board meetings included comprehensive presentations that provided updates on strategic initiatives, financial performance, earnings outlook, and key developments. These presentations also encompassed reviews of critical operational metrics, such as policy renewals, persistency rates, customer management, the impact of IND AS, and the fraud prevention framework. Furthermore, the Board was briefed on matters pertaining to information and cybersecurity, business continuity management, and updates to human resources policies.
- iii. Upon joining the Board, new Directors undergo an induction program, which includes an overview of the Company's vision, mission, business operations, risk management practices, organizational structure, regulatory framework, and governance policies. Additionally, they are introduced to the Board's composition, its committees, and decision-making procedures. As part of the induction process, Directors receive essential documents such as the Code of Conduct for Board of Directors and Senior Management Personnel, policies on monitoring and reporting securities trades, the Code of Fair Disclosure for Unpublished Price Sensitive Information, the Company's Memorandum and Articles of Association.
- iv. Additionally, Directors also receive regular updates on critical changes in laws and regulations from regulatory authorities such as the Insurance Regulatory and Development Authority of India ("IRDAI"), ensuring that they remain informed about the latest developments that may affect the Company.

%age of persons in respective category covered by the awareness programmes: **100%**

##### b) Segment: Key Managerial Personnel

Total number of training and awareness programmes held: **3**

##### Topics/principles covered under the training and its impact:

- i. Anti- Money Laundering
- ii. Information Security
- iii. Prevention of Sexual Harassment

%age of persons in respective category covered by the awareness programmes: **100%**

**c) Segment: Employees other than Board of Directors and KMPs**Total number of training and awareness programmes held: **9,800****Topics/principles covered under the training and its impact:**

- i. Employee Induction  
%age of persons in respective category covered by the awareness programmes: **94%**
- ii. Recruitment Skill Workshop (RSW)  
%age of persons in respective category covered by the awareness programmes: **89%**
- iii. Selling Skill Workshop (SSW)  
%age of persons in respective category covered by the awareness programmes: **87%**
- iv. Other trainings includes Product Trainings, Process Trainings, Skill Builders, Joint Field Work

**d) Segment: Workers**Total number of training and awareness programmes held: **N/A**Topics/principles covered under the training and its impact: **N/A**%age of persons in respective category covered by the awareness programmes: **100%**

- 2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):**

**Monetary**

	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	NIL	NIL	NIL	NIL	NIL
Settlement	NIL	NIL	NIL	NIL	NIL
Compounding fee	NIL	NIL	NIL	NIL	NIL

**Non-Monetary**

	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment Punishment	There have been no cases which led to any imprisonment or punishment for FY 2024-25				

- 3. Of the instances disclosed in Question 2 above, details of the Appeal/Revision preferred in cases where monetary or non-monetary action has been appealed.**

Case Details	Name of the regulatory/enforcement agencies/ judicial institutions
N/A	N/A



**4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**

Yes, the Company has Antifraud policy, Whistle blower policy and Anti money laundering policy to avoid corrupt practices and are hosted at website <https://transactions.nivabupa.com/pages/investor-relations.aspx>

**5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:**

	FY 2024-25	FY 2023-24
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	N/A	N/A

**6. Details of complaints with regard to conflict of interest:**

	FY 2024-25		FY 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL			
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	NIL			

**7. Provide details of any corrective action taken or underway on issues related to fines / penalties/ action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest. NIL**

**8. Number of days of accounts payables ((Accounts payable \*365) / Cost of goods/services procured) in the following format:**

Case Details	FY 2024-25	FY 2023-24
Number of days of accounts payables	83	80

Notes:

1. Above disclosure does not include Capital expenditure and Reinsurance/Co-insurance ceding business.
2. Accounts payable balance as on March 31, 2025 are considered for calculation.

9. **Open-ness of business** Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2024-25	FY 2023-24
<b>Concentration of Purchases</b>	a) Purchases from trading houses as % of total purchases	N/A	N/A
	b) Number of trading houses where purchases are made from	N/A	N/A
	c) Purchases from top 10 trading houses as % of total purchases from trading houses	N/A	N/A
<b>Concentration of Sales</b>	a) Sales to dealers / distributors as % of total sales	N/A	N/A
	b) Number of dealers / distributors to whom sales are made	N/A	N/A
	c) Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	N/A	N/A
<b>Share of RPTs in</b>	Purchases (Purchases with related parties / Total Purchases)	NIL	NIL
	Sales (Sales to related parties / Total Sales)	NIL	NIL
	Loans & advances (Loans & advances given to related parties/Total loans& advances)	NIL	NIL
	Investments (Investments in related parties / Total Investments made)	NIL	NIL

*The Company being an insurance provider, purchases of raw materials from trading houses and sales of products to dealers/distributors is not applicable given the nature of the business.*

### Leadership Indicators

1. **Awareness programmes conducted for value chain partners on any of the Principles during the financial year:**

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
N/A	N/A	N/A

**2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.**

Yes, the company has instituted a policy concerning Related Party Transactions with the aim of identifying any actual or potential conflicts of interest between the Company and its Directors, employees and interested entity that may arise during the course of business activities. Company has implemented appropriate organizational and administrative procedures to mitigate and prevent conflicts of interest.

**Principle 2:**  
**Businesses should provide goods and services in a manner that is sustainable and safe**

**Essential Indicators**

**1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	0	0	N/A
Capex	0	0	N/A

Digitization of customer transaction and grievance mechanism leading to higher capabilities to improve on effectiveness.

**2.**

**a) Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

Yes, the Company has established Supplier Code of Conduct. The Company's Supplier Code of Conduct incorporates ESG guidelines, encompassing areas like occupational health and safety, equal opportunity, and fair employment. Suppliers are required to adhere to the highest standards of integrity, honesty, fairness, discipline, decorum, and ethical behaviour when engaged with the Company or acting on its behalf.

**b) If yes, what percentage of inputs were sourced sustainably?**

The Company did not aggregate data regarding its sustainably sourced inputs in the financial year 2024-25.

**3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**

Not Applicable. Since the company provides insurance services and does not manufacture any product.

**4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same:**

Not Applicable.

## Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format? No

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes/ No) If yes, provide the web-link.
N/A	N/A	N/A	N/A	N/A	N/A

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same: No

Name of Product / Service	Description of the risk / concern	Action Taken
N/A	N/A	N/A

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry): Not Applicable

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25	FY 2023-24
N/A	N/A	N/A

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format: Not Applicable, since the company provides insurance services.

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	N/A	N/A	N/A	N/A	N/A	N/A
E-waste	N/A	N/A	N/A	N/A	N/A	N/A
Hazardous waste	N/A	N/A	N/A	N/A	N/A	N/A
Other waste	N/A	N/A	N/A	N/A	N/A	N/A

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category. Not Applicable

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
N/A	N/A

**Principle 3:**  
Businesses should respect and promote the well-being of all employees, including those in their value chains

**Essential Indicators**

1.

a) Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)

**Permanent Employees**

Male	6,887	6,887	100%	6,887	100%	0	0	4,021	59%	7	0.1%
Female	2,079	2,079	100%	2,079	100%	813	39%	0	0	8	0.38%
<b>Total</b>	<b>8,936</b>	<b>8,936</b>	<b>100%</b>	<b>8,936</b>	<b>100%</b>	<b>813</b>	<b>39%</b>	<b>4,021</b>	<b>59%</b>	<b>15</b>	<b>0.17%</b>

**Other than Permanent employees**

Male	272	272	100%	272	100%	0	0	12	4%	0	0%
Female	130	130	100%	130	100%	10	8%	0	0	0	0%
<b>Total</b>	<b>402</b>	<b>402</b>	<b>100%</b>	<b>402</b>	<b>100%</b>	<b>10</b>	<b>8%</b>	<b>12</b>	<b>4%</b>	<b>0</b>	<b>0%</b>

## b) Details of measures for the well-being of workers:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent Employees											
Male	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Female	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other than Permanent employees											
Male	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Female	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## c) Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format:

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Cost incurred on well- being measures as a % of total revenue of the company	1.75%	1.80%

## 2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	N/A	Y	100%	N/A	Y
Gratuity	100%	N/A	Y	100%	N/A	Y
ESI	3%	N/A	Y	6%	N/A	Y
Others (please specify)	0	0	N/A	0	0	N/A

### 3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

The offices, wherein differently abled persons are hired, are suitably modified to provide a comfortable environment.

### 4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes. [https://disha.darwinbox.in/hrfiles/hrpolicy/employeeepolicy/folder\\_id/all](https://disha.darwinbox.in/hrfiles/hrpolicy/employeeepolicy/folder_id/all)

### 5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	76%	N/A	N/A
Female	100%	83%	N/A	N/A
Total	100%	77%	N/A	N/A

### 6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No (If Yes, then give details of mechanism in brief)
Permanent workers	N/A
Other than Permanent workers	N/A
Permanent employees	Yes, We have a board approved Grievance Management Policy.
Other than Permanent employee	

### 7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees	N/A	N/A	N/A	N/A	N/A	N/A
Male	N/A	N/A	N/A	N/A	N/A	N/A
Female	N/A	N/A	N/A	N/A	N/A	N/A

Category	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Workers	N/A	N/A	N/A	N/A	N/A	N/A
Male	N/A	N/A	N/A	N/A	N/A	N/A
Female	N/A	N/A	N/A	N/A	N/A	N/A

## 8. Details of training given to employees and workers:

Category	FY 2024-25 - Current Financial Year					FY 2023-24 - Previous Financial Year				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)

### Employees

Male	6,703	6,703	100%	5,290	79%	6,143	6,143	100%	4,669	76%
Female	2,042	2,042	100%	1,538	75%	1,647	1,647	100%	1,202	73%
Total	8,745	8,745	100%	6,828	78%	7,790	7,790	100%	5,870	75%

### Workers

Male	115	115	100%	0	0	92	92	100%	0	0
Female	18	18	100%	0	0	10	10	100%	0	0
Total	133	133*	100%	0	0	102	102*	100%	0	0

\*The health and safety training to outsourced security guards and housekeeping staff had been provided by their respective employers.



**9. Details of performance and career development reviews of employees and worker:**

Category	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
<b>Employees</b>						
<b>Male</b>	6,283	6,283	100%	6,099	6,099	100%
<b>Female</b>	2,053	2,053	100%	1,618	1,618	100%
<b>Total</b>	<b>8,336</b>	<b>8,336</b>	<b>100%</b>	<b>7,717</b>	<b>7,717</b>	<b>100%</b>
<b>Workers</b>						
<b>Male</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Female</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

**10. Health and safety management system:**

- a) Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

Yes, the company has Health & Safety policy in place. The employees' well-being is of utmost importance and it is supported by providing Group Health Insurance, Group Personal Accident Insurance, Group Term Life Insurance along PF and Gratuity. Monthly webinars are conducted around various health & safety measures. The Company also encourages its employees to get annual health checkups done so that they are aware of their health conditions. The Company's offices are equipped with various firefighting equipment like Smoke Detector, Fire Alarm, Sprinklers and Fire Extinguishers for early detection and prevention of any untoward incident. Mock fire drills are also conducted to enhance the fire safety culture within the Organization.

- b) What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

The Company is engaged in Health Insurance Business and no hazardous material or equipment are being used in conducting the business operations. A centrally monitored tool is made available to the employees to log on any issues that need to be looked upon and resolve.

Further in larger offices with substantial manpower, emergency response teams are stationed within the premises to take care of any exigencies.

- c) Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)**

A centrally monitored tool is made available to the employees to log on any issues that need to be looked upon and resolved. Further regular fire safety audits involving inspection and proper working of various equipment are also conducted.

- d) Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

The company provides extensive supports via counseling and health consultations to employees in need. They are also provided with a health Insurance, accident insurance and Group term insurance to support them in case the need arises.

**11. Details of safety related incidents, in the following format:**

Safety Incident/Number	Category*	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
	Workers	N/A	N/A
Total recordable injuries	Employees	NIL	NIL
	Workers	N/A	N/A
No. of fatalities	Employees	NIL	NIL
	Workers	N/A	N/A
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	N/A	N/A

\*Including in the contract workforce

**12. Describe the measures taken by the entity to ensure a safe and healthy work place. The company have the Health & Safety policy and the company conducts robust and periodic training and awareness sessions like basic fire safety training.**

The company has the Health & Safety policy in place. The incidents/accidents are recorded and basis the root cause suitable corrective actions are taken. Further Fire, mechanical breakdown, Cash in transit and burglary insurance coverage has also been obtained by the Company. The company conducts robust and periodic training and awareness sessions like wellness activities, mental wellness programs, emergency preparedness in case of fire & natural calamity etc.

**13. Number of Complaints on the following made by employees and workers:**

Category	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	NIL	NIL	NIL	NIL	NIL	NIL
Health & Safety	NIL	NIL	NIL	NIL	NIL	NIL

**14. Assessments for the year:**

	<b>% of your plants and offices that were assessed (by entity or statutory authorities or third parties)</b>
<b>Health and safety practices</b>	The branches along with corporate and head office are subject to periodic internal audits covering various aspects of the health and safety, employee grievance etc. The department wise risk registers are in place and are reviewed on quarterly basis.
<b>Working Conditions</b>	The offices are equipped with various fire safety equipment along with sensitive circuit breakers to minimize the risk associated with fire and electrical circuits. Further standard equipment's are used while furnishing the offices. AMCs for critical items (AC, UPS, and Fire etc.) is in place for their regular upkeep.

**15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**

During the year a total of 5 incidents were reported across all the offices, categorized as follows: 2 minor fire incidents, and 3 false fire alarm activations. There was no physical harm due to incidents specified above. Each incident was thoroughly investigated to identify the root cause, and corrective actions have either been implemented or are currently underway.

**Leadership Indicators****1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

Yes, the company extends Group Life term insurance for all full time Employees. Since, the company has no workers, the same is not applicable in their case.

**2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

We ensure the deduction and deposit of statutory dues wherever we serve as the principal employers. However, we do not undertake this responsibility in cases where we are not the principal employer.

**3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

Category	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
<b>Employees</b>	NIL	NIL	NIL	NIL
<b>Workers</b>	N/A	N/A	N/A	N/A

**4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)**

The Company does not provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.

**5. Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	NIL
Working Conditions	NIL

The Company has outlined the highest standards of health, safety, and working conditions in its Supplier Code of Conduct. The Company encourages its value chain partners to prioritize and uphold health and safety practices.

**6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners: Not Applicable**

## Principle 4: Businesses should respect the interests of and be responsive to all its stakeholders

### Essential Indicators

**1. Describe the processes for identifying key stakeholder groups of the entity.**

To understand risks and impacts, we analyse our stakeholders. We group them by their interest and participation in our activities, focusing on environmental, social, and governance factors.

Internal and external group of stakeholders have been identified. This includes Regulators, Customers, Employees, shareholder or Investors, Hospitals, agents and intermediaries, other service providers.

**2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Digital apps, Email, SMS, Advertisement, Website	Frequent and need based	The company aims to create awareness amongst consumers regarding the insurance products and also educates them on wellness services.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Notices, email, SMS, website, engagement activities	Frequent and need based	To follow the company's policies and create awareness and uphold the values of the company.
Shareholder or Investors	No	Disclosures, notices, meetings, website, emails	Frequent and need based	To stay updated with the company's developments.
Hospitals	No	Emails, digital channel	Frequent and need based	Ongoing connect and evaluation of services for betterment of customers.
Regulators	No	Regulatory filings through emails, meetings	Frequent and need based	Compliance and reporting, audits/inspection discussions.
Insurance Agents and Intermediaries	No	Workshop, telephonic conversation, email Websites, meeting, interactions	Frequent and need based	Planning, Soliciting and Procuring insurance business

### Leadership Indicators

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

The annual update is provided to Corporate Social Responsibility committee (CSR), ESG & Climate Change (CC) Committee that provides us an opportunity to apprise the Board on the progress, updates and action plans with respect to ESG. Any actionable are monitored by ESG & Climate Change (CC) Governance Committee on a quarterly basis.

2. **Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Yes, understanding the needs and expectations of stakeholders, appointed as ESG champions, allows maintaining positive relationships and effective implementation of ESG-Management system.

We have framed our ESG focus areas on material topics from our stakeholder consultations. Material topics are shortlisted and prioritized based on their impact on our stakeholders and our business.

**3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.**

The Company has embarked on a range of CSR initiatives throughout its locations, aiming to support diverse segments of society, with particular emphasis on marginalized, impoverished, deprived, and underprivileged communities. These initiatives are primarily focused on addressing critical issues such as hunger, poverty, nutrition, and health.

## Principle 5: Businesses should respect and promote human rights

### Essential Indicators

**1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:**

Category	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)

#### Employees

Permanent	8,336	8,336	100%	7,717	7,717	100%
Other than Permanent	0	0	0	0	0	100%
<b>Total Employees</b>	<b>8,336</b>	<b>8,336</b>	<b>100%</b>	<b>7,717</b>	<b>7,717</b>	<b>100%</b>

#### Workers

Permanent	N/A	N/A	N/A	N/A	N/A	N/A
Other than Permanent	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total Workers</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## 2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2024-25 - Current Financial Year					FY 2023-24 - Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	13,117	0	0%	13,117	100%	12,877	0	0%	12,877	100%
Male	9,956	0	0%	9,956	100%	10,122	0	0%	10,122	100%
Female	3,161	0	0%	3,161	100%	2,755	0	0%	2,755	100%
Other than Permanent	402	0	0%	402	100%	343	0	0%	343	100%
Male	272	0	0%	272	100%	245	0	0%	245	100%
Female	130	0	0%	130	100%	98	0	0%	98	100%
Workers										
Permanent	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Male	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Female	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other than Permanent	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Male	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Female	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## 3. Details of remuneration/salary/wages

### a) Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	6	N/A*	2	N/A*
Key Managerial Personnel	12	1,26,76,246	2	51,97,400
Employees other than BoD and KMP	6,845	4,30,000	2,077	3,91,701
Workers	N/A	N/A	N/A	N/A

\*Other than Managing Director, all Independent Directors (ID's) are eligible for sitting fees i.e. INR 1,00,000 per meeting. There is uniform amount for all ID's, hence no Median required. No remuneration & sitting fees to Non-Executive directors other than ID's.

## b) Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Gross wages paid to females as % of total wages	18%	16%

## 4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, the Company has Internal Committee related to Prevention of Sexual Harassment (POSH), Code & Ethics Committee for Whistle Blower and Employee Disciplinary Action Policy (EDAP).

## 5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

Yes, the Company provides access to remedy by resolving grievances in a timely and culturally appropriate manner. We believe that an empowered workforce is the best way to receive feedback and identify improvement areas. The following grievance mechanism provide all employees, vendors, suppliers and customers a secure and 24x7 access to raise grievances and to report confidentially and anonymously without fear of retaliation any breach of policies and procedures:

- Whistleblower Policy
- Policy for Prevention of Sexual Harassment for Women (POSH) at workplace
- Employee Disciplinary Action Policy (EDAP)

## 6. Number of Complaints on the following made by employees and workers:

	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	20	1	One case is under process which is within statutory timelines.	17	2	2 Pending cases are closed within the Statutory timelines.
Discrimination at workplace	NIL	NIL	NIL	NIL	NIL	NIL
Child Labour	NIL	NIL	NIL	NIL	NIL	NIL
Forced Labour/ Involuntary Labour	NIL	NIL	NIL	NIL	NIL	NIL
Wages	NIL	NIL	NIL	NIL	NIL	NIL
Other human rights related issues	NIL	NIL	NIL	NIL	NIL	NIL



**7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:**

	<b>FY 2024-25 Current Financial Year</b>	<b>FY 2023-24 Previous Financial Year</b>
<b>Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013(POSH)</b>	20	17
<b>Complaints on POSH as a % of female employees / workers</b>	20 / 5120 = 0.39%	17 / 2638 = 0.64%
<b>Complaints on POSH upheld</b>	1 (on hold)	NIL

**8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

Mechanisms to prevent adverse consequences to the Complainant in POSH Complaints:

- All interim reliefs that are required under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and Rules, 2013, are offered to the Complainant including:
  - Transfer the Complainant to any other company's branch.
  - Grant leave to the Complainant up to a period of 3 months. The leave granted is in addition to the leaves that the Complainant is otherwise entitled to.
  - Restrain the Respondent from reporting on the work performance of the Complainant and assign the same to another individual.
- Employee Assistance programs are also offered to the Complainant.
- In case the Complainant is not comfortable working from their assigned office, a Work-from-home option is also offered to the Complainant.
- During the inquiry, critical names of the parties are anonymized in order to prevent leaking information in a way that may cause retaliation. For instance, witness names are anonymized for the parties as well as for other witnesses as and when required.
- All parties including the Complainant, Respondent as well as any witnesses are required to sign an NDA before participating in the inquiry process, as and when needed.
- The principles of confidentiality are reinforced throughout the process of inquiry.
- Depending on the facts and circumstances of a particular complaint, the Internal Committee may recommend additional safeguards that are specific to that complaint to protect the Complainant from direct or indirect retaliation in those facts and circumstances.

**9. Do human rights requirements form part of your business agreements and contracts? (Yes/No) : Yes**

**10. Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
<b>Child labour</b>	NIL
<b>Forced/involuntary labour</b>	NIL
<b>Sexual harassment</b>	During the year, we assessed 100% of our offices for compliance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Rules framed thereunder. The assessment process involved (a) verifying the constitution of a duly constituted Internal Committee for each office, (b) ensuring that the POSH policy has been appropriately disseminated among all employees, (c) confirming that posters/ information against sexual harassment have been displayed in conspicuous areas within the workplace, and (d) evaluating whether all employees have undergone training to raise awareness of their rights and responsibilities under the POSH framework.
<b>Discrimination at workplace</b>	NIL
<b>Wages</b>	NIL
<b>Others – please specify</b>	NIL

**11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.**

Following our assessments and keeping in view the upward growth trajectory of the company, we are constantly reviewing the training methods of POSH policy and dissemination processes of relevant information. We are committed to ensure that all employees have accessible and comprehensive information and refreshers regarding our anti-sexual harassment measures. These steps are designed to reinforce our commitment to maintaining a workplace culture that is safe, inclusive, and compliant with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Rules framed thereunder.

**Leadership Indicators****1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**

The Company undertakes a regular review of its policies and business processes and updates are made as applicable, in line with regulatory changes or internal requirements. The Company regularly sensitizes its employees on the Code of Conduct through various training programs as well.

**2. Details of the scope and coverage of any Human rights due-diligence conducted.**

The Company's policies and processes undergo pre-approval from either the Board, the Board Committee, or the Senior Management.

**3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

The offices where in differently abled persons are hired are suitably modified to provide a comfortable environment.

#### 4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
<b>Sexual harassment</b>	We do not conduct a due diligence or assessment of Value Chain partners. We cover this aspect through contractual clauses and obligations built into our agreements. To ensure compliance, we have integrated specific measures into our engagement processes with suppliers, vendors, and contractors. These measures include details w.r.t. vendors complying with all laws, by-laws, ordinances, circulars, directions, rules and regulations as may be applicable which includes adherence to POSH Act as well. We have further obligated them to abide by ILO (International Labour Organization) principles, which include safety and security of women. Our organization is committed to upholding the principles of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and Rules, 2013 across our entire value chain.
<b>Discrimination at workplace</b>	The Company has in place Supplier Code of Conduct where Suppliers are required to ensure the highest standards of integrity, honesty, fairness, discipline, decorum, and ethical behaviour when engaged with the Company or acting on its behalf. No specific assessment has been carried out as such
<b>Child Labour</b>	N/A
<b>Forced/Involuntary Labour</b>	
<b>Wages</b>	
<b>Others – please specify</b>	

#### 5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Recognizing the importance of extending our commitment to a safe workplace throughout our value chain, we already have relevant clause captured in our arrangements with all our partners. As an ongoing process, the Company will be reviewing the process for further enhancements to ensure our partners' compliance with the above. We believe that true workplace safety extends beyond our internal workforce and must be upheld at every level of our value chain.

## Principle 6: Businesses should respect and make efforts to protect and restore the environment

### Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	FY 2024-25	FY 2023-24
<b>From renewable sources*</b>		
Total electricity consumption (A)	NIL	NIL
Total fuel consumption (B)	NIL	NIL
Energy consumption through other sources (C)	NIL	NIL
Total energy consumed from renewable sources (A+B+C)	NIL	NIL
<b>From non-renewable sources</b>		
Total electricity consumption (D)	10,755.39	9,451.75
Total fuel consumption (E)**	0	0
Energy consumption through other sources (F)	114.53	126.56
Total energy consumed from non-renewable sources (D+E+F)	10,869.92	9,578.31
Total energy consumed (A+B+C+D+E+F)	10,869.92	9,578.31
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	10,869.92 / 6,762CR. = 1.61	9,578.31 / 5,607CR. = 1.71
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) *** (Total energy consumed / Revenue from operations adjusted for PPP)	1.61 / 20.66 = 0.08	1.71 / 20.43 = 0.06
Energy intensity in terms of physical output	N/A	N/A
Energy intensity ( <i>optional</i> ) - the relevant metric may be selected by the entity	N/A	N/A

\* Presently the company does not source any renewable energy.

\*\* The fuel consumption for vehicles used by employees for commuting is not being monitored and reported.

\*\*\* PPP has been taken 20.43 for year ending 2024 & 20.66 for year ending 2025 provided by IMF: <https://www.imf.org/external/datamapper/PPEX@WEO/OEMDC>

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No, the Company did not carry out independent assessment by an external agency.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Specific high-energy-intensive industries are identified as Designated Consumers (DCs) like thermal power, refineries, iron & steel, and textiles. Hence, not applicable on us.

3. Provide details of the following disclosures related to water, in the following format:

The Company's water usage is restricted to the purpose of human consumption only. As we are not a manufacturing company, the prescribed table does not apply to the Company.

Parameter	FY 2024-25	FY 2023-24
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	N/A	N/A
(ii) Groundwater	N/A	N/A
(iii) Third party water	N/A	N/A
(iv) Seawater / desalinated water	N/A	N/A
(v) Others	N/A	N/A
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	N/A	N/A
Total volume of water consumption (in kilolitres)	N/A	N/A
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	N/A	N/A
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)	N/A	N/A
(Total water consumption / Revenue from operations adjusted for PPP)	N/A	N/A
Water intensity in terms of physical output	N/A	N/A
Water intensity ( <i>optional</i> ) - the relevant metric may be selected by the entity	N/A	N/A

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. **Not Applicable**

## 4. Provide the following details related to water discharged:

Parameter	FY 2024-25	FY 2023-24
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
<b>i. To Surface water</b>		
No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A
<b>ii. To Groundwater</b>		
No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A
<b>iii. To Seawater</b>		
No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A
<b>iv. Sent to third-parties</b>		
No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A
<b>v. Others</b>		
No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A
<b>Total water discharged (in kilolitres)</b>	<b>N/A</b>	<b>N/A</b>

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. **Not Applicable**

## 5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

No, the company has not implemented a mechanism for zero liquid discharge as being a service industry, water usage is limited to basic human needs.

**6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

Parameter	Unit	FY 2024-25	FY 2023-24
NOx	N/A	N/A	N/A
SOx	N/A	N/A	N/A
Particulate matter (PM)	N/A	N/A	N/A
Persistent organic pollutants (POP)	N/A	N/A	N/A
Volatile organic compounds (VOC)	N/A	N/A	N/A
Hazardous air pollutants (HAP)	N/A	N/A	N/A
Others – please specify	N/A	N/A	N/A

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. **Not Applicable**

**7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

	Unit	FY 2024-25	FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	0.227	0.206
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	N/A	N/A
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions/ Revenue from operations)		0.227 / 6,762 Cr.	0.206 / 5,607 Cr.
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)		N/A	N/A
Total Scope 1 and Scope 2 emission intensity in terms of physical output		N/A	N/A
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		N/A	N/A

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. **Not Applicable**

**8. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.**

The Company has ESG Targets and Goals, some of them are follows:

- a) Increased electric vehicle trips
- b) Energy saving initiative focusing on light motion sensors in cabin and meeting rooms.
- c) Planting of sapling, which helped absorbing carbon dioxide from the atmosphere.
- d) Promoting digital transactions and increased adoption of paperless transactions.
- e) Company is procuring renewable energy certificate.

**9. Provide details related to waste management by the entity, in the following format:**

Parameter	FY 2024-25	FY 2023-24
<b>Total Waste generated (in metric tonnes)</b>		
Plastic waste (A)*	Negligible	Negligible
E-waste (B)**	0	0.862
Bio-medical waste (C)	NIL	NIL
Construction and demolition waste (D)***	N/A	N/A
Battery waste (E)****	1.3668	3.0954
Radioactive waste (F)	NIL	NIL
Other Hazardous waste. Please specify, if any. (G)	NIL	NIL
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	0.214	0.303
<b>Total (A + B + C + D + E + F + G + H)</b>	<b>1.5808</b>	<b>4.2604</b>

\* The Company generates very minimal plastic waste primarily consisting of packaging material, waste disposal bags etc.. The same is currently not being tracked due to insignificant quantity.

\*\* E-waste consisting of IT material is being disposed of through authorized E-waste recyclers.

\*\*\* The Company is not directly involved in construction activity.

\*\*\*\* The batteries are primarily used in UPS/Inverters. The worn-out batteries are handed over to the authorized supplier of new batteries.

Parameter	FY 2024-25	FY 2023-24
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	1.5808 / 6,762 = 0.000234	4.2604 / 5,607 = 0.000759
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.000011	0.000037
Waste intensity in terms of physical output	N/A	N/A
Waste intensity (optional) – the relevant metric may be selected by the entity	N/A	N/A



Parameter	FY 2024-25	FY 2023-24
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category of waste</b>		
i. Recycled	1.5808	4.2604
ii. Re-used	NIL	NIL
iii. Other recovery operations	NIL	NIL
<b>Total</b>	<b>1.5808</b>	<b>4.2604</b>

**For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)**

<b>Category of waste</b>		
i. Incineration	NIL	NIL
ii. Landfilling	NIL	NIL
iii. Other disposal operations	NIL	NIL
<b>Total</b>	<b>NIL</b>	<b>NIL</b>

Waste generated from office operations (Dry & Wet waste) are being managed through respective designated Municipals.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?(Y/N) If yes, name of the external agency.

**No, the company did not carry out independent assessment by an external agency.**

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

No hazardous and toxic waste is generated by the Company as it is a service provider.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format: The Company does not have any such offices.

Sr. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
N/A	N/A	N/A	N/A

**12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year: Not Applicable**

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
N/A	N/A	N/A	N/A	N/A	N/A

**13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:**

The Company is in the business of Health Insurance. There is no toxic waste material generated considering the nature of business and company adheres to the applicable requirements under Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection Act and rules thereunder.

Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
N/A	N/A	N/A	N/A

**Leadership Indicators**

**1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres): This is not applicable due to the nature of the company's business.**

For each facility / plant located in areas of water stress, provide the following information:

- i. Name of the area
- ii. Nature of operations
- iii. Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-25	FY 2023-24
<b>Water withdrawal by source (in kilolitres)</b>		
i. Surface Water	N/A	N/A
ii. Groundwater	N/A	N/A
iii. Third party water	N/A	N/A
iv. Seawater / desalinated water	N/A	N/A
v. Others	N/A	N/A

Parameter	FY 2024-25	FY 2023-24
Total volume of water withdrawal (in kilolitres)	N/A	N/A
Total volume of water consumption (in kilolitres)	N/A	N/A
Water intensity per rupee of turnover (Water consumed / turnover)	N/A	N/A
Water intensity (optional) – the relevant metric may be selected by the entity	N/A	N/A

#### Water discharge by destination and level of treatment (in kilolitres)

##### i. To Surface water

No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A

##### ii. To Groundwater

No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A

##### iii. To Seawater

No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A

##### iv. Sent to third-parties

No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A

##### v. Others

No treatment	N/A	N/A
With treatment - please specify level of treatment	N/A	N/A

<b>Total water discharged (in kilolitres)</b>	<b>N/A</b>	<b>N/A</b>
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Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?(Y/N) If yes, name of the external agency.

**No, the company did not carry out independent assessment by an external agency.**

**2. Please provide details of total Scope 3 emissions & its intensity, in the following format:**

	Unit	FY 2024-25	FY 2023-24*
Total Scope 3 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	82.2	N/A
Total Scope 3 emissions per rupee of turnover		82.2 / 6,762 = 0.01	N/A
Total Scope 3 emission intensity (optional)– the relevant metric may be selected by the entity		N/A	N/A

\* The data for FY2023-24 is not available.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?(Y/N) If yes, name of the external agency.

**No, the company did not carry out independent assessment by an external agency.**

**3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

This is not applicable considering the nature of the company's business.

**4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:**

The Company has started using Video conferencing and other tools to reduce the need for travel. The Company has also limited the usage of paper and discontinued single use plastic.

Sr. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
N/A	N/A	N/A	N/A

**5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

Yes, the organization has a business continuity plan with an annual review frequency. In case of BCP situation we have an alternate Disaster recovery location from where the organization can continue with the essential business processes while solving the issue at the data center. As an annual exercise, we conduct a Disaster recovery drill to ensure the availability and functioning of critical business applications via Disaster recovery site.

**6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regards.**

Considering the company area of operations, no adverse impact has been resulted to the environment from the value chain of the entity.

**7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

The company has not undertaken any such assessments.

**Principle 7: Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

**Essential Indicators**

1.

- a) Number of affiliations with trade and industry chambers/ associations - 4
- b) List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

Sr. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1.	General Insurance Council - Member	National
2.	Confederation of Indian Industry (CII) Task Force on Health Insurance - Chairman	National
3.	Confederation of Indian Industry (CII) Insurance and Pension Council - Co-chairman	National
4.	Confederation of Indian Industry (CII) - National Council - Member	National

**2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.**

Name of authority	Brief of the case	Corrective action taken
N/A	N/A	N/A

**Leadership Indicators**

1. Details of public policy positions advocated by the entity: The Company contributes its expertise to support public policy formulation. Company makes various recommendations/representations before regulators and associations regarding the new enactments that impact the Company, Insurance industry and other related areas.

Sr. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually / Half yearly / Quarterly / Others – please specify)	Web Link, if available
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NIL

## Principle 8: Businesses should promote inclusive growth and equitable development

### Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year: This is not applicable for the financial year 2024-25. Though, the company has conducted following Community Programmes during the year:

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Pratishtha 4.0 with Indian Overseas Bank (IOB) in association with NGO Sunanda Foundation	N/A	N/A	N/A	N/A	N/A
Pratishtha Campaigns with Indian Bank & South Indian Bank with Sunanda Foundation	N/A	N/A	N/A	N/A	N/A
SwasthaNeev 5.0 with Bank of Baroda in partnership with Akshaya Patra	N/A	N/A	N/A	N/A	N/A
Sahara Campaign with Indian Overseas Bank (IOB) in partnership with NGO Helpage India	N/A	N/A	N/A	N/A	N/A

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

Sr. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
N/A	N/A	N/A	N/A	N/A	N/A	N/A

**3. Describe the mechanisms to receive and redress grievances of the community.**

As part of Whistle blower policy, any such complaint or grievance received is addressed as per the defined mechanism.

**4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

Parameter	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers	N/A	N/A
Directly from within India	N/A	N/A

**5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost**

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Location	FY 2024-25	FY 2023-24
Rural	0	0
Semi-urban	153	133
Urban	3,943	3,410
Metropolitan	4,840	4,325

Note: The categorization is provided as per IRDAI classification system.

**Leadership Indicators****1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):**

Details of negative social impact identified	Corrective action taken
N/A	N/A

**2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

Details of CSR Projects undertaken in designated aspirational districts are as follows:

State	Aspirational District	Amount spent (In INR)
Project 1 - Maharashtra	Palghar district of Mumbai	6,47,333
Project 2 - Maharashtra	Palghar district of Mumbai	3,31,230
Project 3 – PAN India	PAN India	2,66,351
Project 4 – PAN India	PAN India	25,08,000

Provisions of CSR under Section 135 of the Companies Act, 2013 is applicable on the Company, however CSR expenditure not applicable as per calculation.

## 3.

- a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) **No**
- b) From which marginalized /vulnerable groups do you procure? **Not Applicable**
- c) What percentage of total procurement (by value) does it constitute? **Not Applicable**

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Sr. No.	Intellectual Property based on traditional knowledge	Owned / Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
N/A	N/A	N/A	N/A	N/A

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
N/A	N/A	N/A

6. Details of beneficiaries of CSR Projects:

Sr. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1.	Pratishtha 4.0 with Indian Overseas Bank (IOB) in association with NGO Sunanda Foundation	100	100%
2.	Pratishtha Campaigns with Indian Bank & South Indian Bank with Sunanda Foundation	100	100%
3.	SwasthaNeev 5.0 with Bank of Baroda in partnership with Akshaya Patra	185	100%
4.	Sahara Campaign with Indian Overseas Bank (IOB) in partnership with NGO Helpage India	836	100%

Provisions of CSR under Section 135 of the Companies Act, 2013 is applicable on the Company, however CSR expenditure not applicable as per calculation.



## Principle 9: Businesses should engage with and provide value to their consumers in a responsible manner

### Essential Indicators

#### 1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Company has a Grievance Redressal Mechanism which is integrated with the IRDAI Grievance Redressal system, IGMS. The Company has a designated Grievance Redressal Officer. The Customers can reach out to the company for redressal through various modes like online portal, post, email, call etc., Grievance is to be resolved within two weeks of its receipt and the resolution is shared in a written communication (email/letter). The Chief Executive Officer/Managing Director, Chief Operating Officer, and the Head of Customer Service reviews grievance details (e.g. number, nature of grievance and resolution) on a monthly basis. This is also reviewed quarterly by the Board appointed Policyholder Protection & Grievance Redressal Committee.

#### 2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	NIL
Safe and responsible usage	NIL
Recycling and/or safe disposal	NIL

#### 3. Number of consumer complaints in respect of the following:

	FY 2024-25 - Current Financial Year			FY 2023-24 - Previous Financial Year		
	Received during the year	Pending resolution at the end of year	Remarks	Received during the year	Pending resolution at the end of year	Remarks
Data privacy	NIL	NIL	NIL	NIL	NIL	NIL
Advertising	NIL	NIL	NIL	NIL	NIL	NIL
Cyber-security	NIL	NIL	NIL	NIL	NIL	NIL
Delivery of essential services						
Restrictive Trade Practices	NIL	NIL	NIL	NIL	NIL	NIL
Unfair Trade Practices*	129	2	NIL	134	NIL	NIL
Other	6,199	22	NIL	4,263	21	NIL

\*This includes Mis-selling Complaints raised by the customer.

**4. Details of instances of product recalls on account of safety issues:**

	Number	Reasons for recall
Voluntary Recalls	N/A	N/A
Forced Recalls	N/A	N/A

**5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/ No) If available, provide a web-link of the policy.**

Yes, <https://www.nivabupa.com/help-centre/privacypolicy.html>

**6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.**

- a) Advertisement -Any customer facing communication/advertisement is internally approved by Advertisement Committee. There is a maker-checker mechanism to capture any lapses which gets recorded and corrective actions are taken immediately to rectify the error. Marketing UINs for every advertisement gets issued by the Compliance team after due process.  
There was only one instance in the last financial year, where we uploaded document/creative on social media which had an error in the Marketing UIN, which was pulled down from social media and was uploaded after correction.
- b) Cyber security and data Privacy of customer- Two instances are identified and investigation is in process. These are reported to the appropriate enforcement authorities.
- c) Product recall -There is no instance of product recall on account of safety/any issue.
- d) Penalty /action by regulatory -There is no Penalty or action taken by the regulatory authorities on safety of products /services.

**7. Provide the following information relating to data breaches:**

- a) Number of instances of data breaches – Two instances
- b) Percentage of data breaches involving personally identifiable information of customers – Investigation in progress
- c) Impact, if any, of the data breaches - Investigation in progress

**Leadership Indicators****1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).**

The details of the products and services provided by the Company is available in the website ([www.nivabupa.com](http://www.nivabupa.com)). Additionally, the same could be accessed through branch offices by email, call center services.

**2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

The company provides awareness to its customers on the importance of health insurance through our social media handles and through email communication to our policyholder base.

**3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

The Company informs customers proactively in the event of branch closures/ relocation or natural disasters via digital mode.

**4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No).**

To ensure transparency, the Company provides its stakeholders with relevant details and information on the website.