23rd July 2026

To, **National Stock Exchange of India Limited (“NSE”)** Listing Department Exchange Plaza, C-1 Block G, Bandra Kurla Complex Bandra [East], Mumbai – 400051	To, **BSE Limited (“BSE”)** Listing Department Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001
NSE Symbol**: CANHLIFE**	BSE Security Code**: 544583**
ISIN: INE01TY01017 (Equity) INE01TY08012 (Non-Convertible Debentures)	ISIN: INE01TY01017 (Equity)

Dear Sir/Madam,

Subject: Business Responsibility and Sustainability Report for financial year 2025-26

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015, we are submitting herewith the Business Responsibility and Sustainability Report (BRSR) for financial year 2025-26, which forms part of the Annual Report of the Company.

The aforesaid report is also available on the website of the Company at www.canarahsbclife.com.

We request you to kindly take this on your record.

Thanking You,

For **Canara HSBC Life Insurance Company Limited**

VATSALA SAMEER

Digitally signed by VATSALA SAMEER
Date: 2026.07.23 17:09:05 +05'30'

Vatsala Sameer
Company Secretary and Compliance Officer
Membership No: A14813

Encl.: As above

Business Responsibility and Sustainability Report (BRSR)

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SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	L66010DL2007PLC248825
2	Name of the Listed Entity	Canara HSBC Life Insurance Company Limited
3	Year of incorporation	2007
4	Registered office address	8th Floor, Unit No. 808-814, Ambadeep Building, Kasturba Gandhi Marg, New Delhi
5	Corporate office address	35th Floor, M3M IFC, Sec 66, Gurugram – 122002
6	E-mail	investor@canarahsbclife.in
7	Telephone	0124-4506700
8	Website	www.canarahsbclife.com
9	Financial year for which reporting is being done	1st April 2025 – 31st March 2026
10	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (“NSE”); BSE Limited (“BSE”)
11	Paid-up Capital	INR 9,50,00,00,000
12	Name and contact details of the person who may be contacted in case of any queries on the BRSR report	Mr. Ajay Kumar Kapoor Email: Ajay.Kapoor@Canarahsbclife.in
13	Reporting boundary	Disclosures made in this report are on a Standalone basis i.e. of Canara HSBC Life Insurance Company Limited (hereinafter referred to as “CHL” or “the Company”)
14	Name of assurance provider	Assurance is not applicable on CHL for FY 2025-26; therefore, no assurance partner was appointed.
15	Type of assurance obtained	Not Applicable

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
1	Financial and Insurance services	Life Insurance	100%

17. Products / Services sold by the entity (accounting for 90% of the entity’s turnover):

Sr. No.	Product / Service	NIC Code	% of total turnover contributed
1	Life Insurance	66010	100%

Note: As per National Industrial Classification, Ministry of Statistics and Programme Implementation.

III. Operations

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

Locations	Number of plants	Number of offices	Total
National	Not Applicable	107	107
International	Not Applicable	0	0

19. Markets served by the entity:

a) Number of locations:

Locations	Number
National (No. of States and Union Territories)	29
- States	26
- Union Territories	3
International (No. of Countries)	Nil

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

Nil

c) **A brief on types of customers:**

The Company serves a diverse customer base across both individual and group segments, including salaried, self-employed and homemaker individuals (male, female and transgender), along with their dependents. These customers seek life insurance solutions that provide financial protection against events such as death, critical illness and accidents, coverage for loan liabilities, and savings and investment avenues to support long-term financial goals such as children's education, marriage and retirement planning.

The Company also addresses the needs of retirees and pre-retirees through pension products specifically designed to facilitate fresh investments and enable stable retirement income planning. In the corporate segment, the Company offers a comprehensive suite of solutions that help organizations efficiently manage their gratuity and superannuation obligations, while also addressing the protection needs of employees across both large enterprises and small and medium-sized businesses.

IV. Employees

20. Details as at the end of financial year:

a) **Employees and Workers (including differently abled), FY 2025-26:**

Sr. No.	Particulars	Total (A)	Male No. (B)	% (B/A)	Female No. (C)	% (C/A)
1	Permanent Employees (D)	9,697	6,140	63.32%	3,557	36.69%
2	Other than Permanent Employees (E)	0	0	0	0	0
3	Total Employees (D+E)	9,697	6,140	63.32%	3,557	36.69%
4	Permanent Workers (F)	0	0	0	0	0
5	Other than Permanent Workers (G)	0	0	0	0	0
6	Total Workers (F+G)	0	0	0	0	0

Note: CHL is a service-sector organisation and does not engage workers under the definition prescribed in the SEBI BRSR Guidance Note.

Other than permanent employee: CHL does not have fixed-term employees.

b) **Differently-abled Employees and Workers:**

FY 2025-26:

Sr. No.	Particulars	Total (A)	Male No. (B)	% (B/A)	Female No. (C)	% (C/A)
1	Permanent Employees (D)	0	0	0%	0	0%
2	Other than Permanent Employees (E)	0	0	0%	0	0%
3	Total Employees (D+E)	0	0	0%	0	0%

21. Participation / Inclusion / Representation of women, FY 2025-26:

Category	Total (A)	No. of females (B)	% (B/A)
Board of Directors	11	1	9.10%
Key Management Personnel	3	1	33.34%
Employees (Other than BoD and KMP)	9,694	3,556	36.68%
Workers	Not Applicable	Not Applicable	Not Applicable

22. Turnover rate for permanent employees and workers:

FY 2025-26:

Category	Male	Female	Total
Permanent Employees	47.20%	45.77%	46.68%
Permanent Workers	Not Applicable	Not Applicable	Not Applicable

FY 2024-25:

Category	Male	Female	Total
Permanent Employees	52.80%	44.54%	49.96%

FY 2023-24:

Category	Male	Female	Total
Permanent Employees	60.32%	55.79%	58.87%

V. Holding, Subsidiary and Associate Companies (including Joint Ventures)

23. Names of holding / subsidiary / associate companies / joint ventures and the nature of relationship:

Sr. No.	Name of the holding / subsidiary / associate / joint venture (A)	Indicate whether holding / Subsidiary / Associate / Joint Venture	% of shares held by listed entity	Does entity (A) participate in the BR initiatives of the listed entity? (Yes/No)
Not Applicable				

VI. CSR Details

24. CSR Activities:

(i) Whether CSR is applicable as per section 135 of Companies Act, 2013	Yes
(ii) Turnover (in ₹)	INR 10,045.59 Crores
(iii) Net Worth (in ₹)	INR 1,605.47 Crores

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) (Provide web-link of Policy)	FY 2025-26			FY 2024-25		
		Number of Complaints Filed	Number of Complaints Pending at Close of Year	Remarks	Number of Complaints Filed	Number of Complaints Pending at Close of Year	Remarks
Communities	No [1]	0	0	No complaints	0	0	No complaints
Investors (other than shareholders)	Yes [2]	0	0	No complaints	0	0	No complaints
Shareholders	Yes [3]	0	0	No complaints	0	0	No complaints
Employees and Workers	Yes [4]	0	0	No complaints	0	0	No complaints.
Customers	Yes [5]	828	0	All complaint numbers reported are as per the categorization of IRDAI.	1,126	0	No complaints.
Value Chain Partners	Yes [6]	0	0	No complaints	0	0	No complaints

Note 1: Community engagement is done via CSR partners who have grievance mechanisms; CHL monitors all community feedback through these partnerships to ensure timely resolution.

Note 2: https://www.canarahsbclife.com/investor-relations/policies-and-code-of-conduct

Note 3: https://www.canarahsbclife.com/investor-relations/policies-and-code-of-conduct

Note 4: https://www.canarahsbclife.com/content/dam/chli/pdfs/investor-relations/policies-and-code-of-conduct/whistleblower-policy.pdf

Note 5: https://www.canarahsbclife.com/customer-service/grievance-redressal

Note 6: https://www.canarahsbclife.com/investor-relations/policies-and-code-of-conduct

26. Overview of the entity's material responsible business conduct issues:

The Company has identified the material responsible business conduct issues and sustainability matters pertaining to environmental and social aspects that may present risks or opportunities to its business. The rationale for identifying each issue along with the approach to manage mitigate or leverage such risks and opportunities and the financial implications are summarised below:

Sr. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (positive / negative)
1	Sustainable Investing (Environmental & Social)	Risk and Opportunity	As a life insurer, the Company holds a sizeable, long-tenor investment portfolio. Climate-related transition and physical risks, as well as social-impact factors, can affect the long-term value and performance of these investments. At the same time integrating ESG considerations not only presents opportunities to participate in green and sustainable themes but also help to identify non-financial risks and build more resilient portfolios that can deliver better long term outcomes.	The Company recognises the relevance of environmental and social considerations in long-term investment decision-making and continues to monitor evolving regulatory expectations and industry developments in this area. The Company seeks to progressively strengthen its approach to sustainable investing in alignment with applicable IRDAI guidelines, stewardship principles, and emerging best practices.	Positive: Enables development of a more resilient and future-ready portfolio that can deliver better long term outcomes while capturing opportunities in lower carbon , more resilient businesses. Negative: Potential mark-down on legacy fossil-fuel and carbon-intensive exposures over time which can impact investment performance in certain market environments .
2	Customer Satisfaction (Social)	Risk and Opportunity	Customer satisfaction is foundational to a life-insurance business, where trust, persistency and claim experience determine long-term franchise value. Service failures can result in regulatory action, reputational damage and customer attrition.	The Company operates a multi-channel platform that includes a call center, telephone support, email, social media channels, walk-in branches, and mobile applications. Grievance Redressal mechanism with defined turnaround times, internal ombudsman support and root-cause analysis. Need-based selling, pre-issuance verification, video-based onboarding and benefit illustrations are deployed to ensure customer-product fit.	Positive: Stronger persistency, higher claim-settlement ratio and net promoter score. Negative: Possible adverse regulatory orders, financial penalties and reputational impact.
3	Diversity, Equity & Inclusion (DEI) (Social)	Opportunity	A diverse, equitable and inclusive workforce is widely demonstrated to enhance decision-making, talent attraction and organisational resilience.	The Company is an equal-opportunity employer with zero tolerance for discrimination, gender pay-gap reviews, family-friendly policies (maternity, paternity, day care) and a structured Prevention of Sexual Harassment (POSH) framework.	Positive: Stronger talent pipeline, lower attrition, higher employee engagement and brand differentiation.
4	Community Development (Social)	Opportunity	The Company's vision and the broader public-sector heritage of its parent shareholders place emphasis on inclusive growth, financial literacy and protection coverage of under-served communities.	Community development is delivered through a Board-approved CSR Policy in compliance with the Companies (CSR Policy) Rules, with focus areas across education, healthcare, environment and skill-development.	Positive: Expanded financial-inclusion footprint and protection coverage of under-served segments; strengthened social license to operate.
5	Innovation & Digitalisation (Social)	Risk and Opportunity	Digital and technology innovation is critical to scaling life-insurance distribution, improving customer onboarding and reducing cost of acquisition. Cyber and data-privacy risks also rise with digital adoption.	The Company invests continuously in digital onboarding, self-service portals and analytics, supported by ISO 27001-aligned information-security controls, defined SOPs for data privacy, and periodic VAPT testing.	Positive: Higher operational efficiency, lower cost of acquisition and improved customer experience. Negative: Potential financial and reputational impact in the event of a data-security or system-availability incident.

Sr. No.	Material issue identified	Indicate whether risk or opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (positive / negative)
6	Ethics, Governance & Compliance (Governance)	Risk and Opportunity	A strong governance framework, ethical culture and compliance discipline are fundamental for a listed and regulated financial-services entity operating under the oversight of IRDAI, SEBI, MCA, RBI and other applicable regulatory authorities. Effective governance supports policyholder protection, stakeholder confidence, operational integrity and sustainable long-term growth, while any governance or compliance lapses may result in regulatory scrutiny, reputational damage and adverse business impact.	The Company maintains Board-approved policies and frameworks covering Code of Conduct, Whistle-blower, Anti-Bribery & Anti-Corruption, Conflict of Interest and regulatory compliance management. These are supported through governance oversight by the Board and Committees, periodic compliance reviews, internal and statutory audits, mandatory trainings, regulatory monitoring mechanisms, and consequence-management processes.	Positive: Strengthened stakeholder trust, improved governance standards, regulatory confidence and enhanced reputation with customers and investors supporting long-term business sustainability. Negative: Potential regulatory actions, monetary penalties, litigation exposure, reputational impact and business disruption arising from non-compliance or governance failures.
7	Climate & Energy Efficiency (Environmental)	Opportunity	Reducing operational greenhouse-gas emissions is aligned with India's Net Zero 2070 commitment and supports cost optimisation at office locations.	The Company has installed a 25 KVA rooftop solar plant at its Head Office, transitioned lighting to LED across offices and is progressively mainstreaming energy-efficient equipment.	Positive: Lower energy cost and Scope 1 and 2 emissions; alignment with stakeholder expectations on climate action.
8	Data Privacy & Cyber Security (Social / Governance)	Risk and Opportunity	Respect for policyholder privacy and the security of customer data are central to the Company's licence to operate as a life insurer handling sensitive personal and financial information.	The Company has a Board-approved Information & Cyber Security policy and key business areas are certified against ISO 27001 standard. The Company has a Privacy notice available on its website which directs Company's approach towards collection, handling and usage of personal Information. Further Company is strengthening its Privacy framework in line with the Digital Personal Data Protection (DPDP) requirements	Positive: Stakeholder trust and brand resilience. Negative: Potential regulatory penalty and reputational impact in case of breach.

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.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy / policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	No*	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	https://www.canarahsbclife.com/investor-relations/policies-and-code-of-conduct Few policies are only accessible to employees and other internal stakeholders on the Company's intranet, in line with the policy classification framework of the Company.								
2. Whether the entity has translated the policy into procedures. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	The company expects its value chain partners to adhere to the relevant policies at their level. Currently, CHL enforces this through contractual obligations.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
4. Name of the national and international codes / certifications / labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	• ISO 27001 (Information Security Management System) • ISO 9001 (Quality Management System)								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	CHL has identified preliminary ESG Key Performance Indicators (KPIs) and is on track to set measurable, time-bound targets by FY 2026–27. In the interim, year-on-year improvements on key metrics (energy use, gender diversity, etc.) are being tracked to guide the target-setting process.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable. As indicated in response to Question 5, CHL has identified preliminary ESG KPIs and is on track to set measurable, time-bound targets by FY 2026–27. In the interim, year-on-year improvements on key metrics (energy use, gender diversity, etc.) are being monitored								
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).	At CHL, sustainability is integral to our purpose of delivering financial protection and long-term well-being to our customers and the communities we serve. As a life insurer, the long-tenor nature of our liabilities and the long-term horizon of our investment portfolio place us in a unique position to support the transition to a more sustainable economy and to navigate the risks and opportunities arising from climate change, demographic shifts and evolving customer expectations. The triple planetary crisis of climate change, biodiversity loss and pollution has reinforced the role of financial institutions in enabling a low-carbon and inclusive future. India's commitment to achieving net zero by 2070 anchors our own sustainability ambition. While our direct operational footprint remains modest given the service-sector nature of our business, we have undertaken focused initiatives including the transition to LED lighting and the installation of rooftop solar capacity at our Head Office to progressively reduce our Scope 2 emissions. For us, ESG is no longer a matter of compliance alone but a strategic opportunity to strengthen our business model and deliver enduring stakeholder value. The Board and management remain committed to making consistent and measurable progress on the Company's sustainability priorities, and to disclosing our journey transparently to all our stakeholders.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Tarun Rustagi, Chief Financial Officer (CFO) Email: tarun.rustagi@canarahsbclife.in								
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 Risk Management Committee of the Board is the designated Board-level Committee entrusted with the oversight of the Company's sustainability and ESG-related matters. The Committee reviews material sustainability considerations relevant to the Company and provides strategic direction on the Company's broader ESG agenda. All ESG-related matters, updates and recommendations are placed before the Board through the Risk Management Committee, thereby ensuring continuous Board-level oversight and accountability on sustainability-related issues.								

**For Principle 5, we have a Human Rights policy at place, it is in process of getting board approved.*

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board / Any other Committee (P1-P9)	Frequency (Annually / Half-yearly / Quarterly / Any other - please specify) (P1-P9)
Performance against above policies and follow-up action	The policies of the Company are reviewed and approved by the Board / Committee of the Board / Senior Management.	All policies are reviewed periodically by the Board, i.e. yearly, biennially or on a need basis as per statutory requirements.
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Company complies with the extant statutory requirements as applicable to a life-insurance entity.	Compliance is monitored on an ongoing basis through internal and statutory audit processes.

11. Has the entity carried out independent assessment / evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide name of the agency.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Independent assessment / evaluation of the working of its policies by an external agency					No*				

**All policies of the Company are internally reviewed by the management and by the Board of the Company as part of regular governance reviews.*

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	Not Applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	Not Applicable								
The entity does not have the financial or / human and technical resources available for the task (Yes/No)	Not Applicable								
It is planned to be done in the next financial year (Yes/ No)	Not Applicable								

Note: Not Applicable. The Company has policies in place covering each of the nine NGRBC principles.

SECTION C: PRINCIPLE-WISE PERFORMANCE DISCLOSURES

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorised as "Essential" and "Leadership". While Essential indicators are expected to be disclosed by every entity that is mandated to file this report, the Leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

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:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% of persons covered
Board of Directors	11	The Company conducted structured familiarisation programmes for its Directors, the sessions covered core insurance and actuarial concepts, capital adequacy and solvency, corporate governance and risk management, reinsurance, leveraging technology for better customer service, financial oversight and investor expectations, leadership and succession planning, the Digital Personal Data Protection (DPDP) Rules, 2025, operational risk, the impact of climate change on the life insurance sector, and claim management and grievance redressal. Collectively, these programmes strengthened the Board's understanding of the evolving regulatory landscape, ESG and climate-related considerations, technological disruption and stakeholder expectations, supporting more informed oversight of the Company's strategy and responsible business conduct.	100%
Key Managerial Personnel	3	KMPs are part of the Board / Committee discussions and have access to all familiarisation programmes. They also attend trainings in their capacity as employees, including on risk management, governance, anti-bribery & anti-corruption and the Code of Conduct.	100%

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% of persons covered
Employees other than BoD and KMPs	62	Elite workshops, email writing, product training, certified professional product (CPP) training, induction, process training, anti-money laundering, code of conduct, prevention of sexual harassment, information security, anti-bribery and anti-corruption, customer-centricity, ESG awareness.	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:

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			
Settlement					
Compounding fee					

Non-Monetary:

	NGRBC Principle	Name of the regulatory / enforcement agencies / judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment		Nil		
Punishment				

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:

Not Applicable.

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 Anti-Bribery and Anti-Corruption Policy of the Company is aimed at protecting the reputation of the Company and its employees from any allegation of bribery or corruption. The policy emphasises the Company's zero-tolerance approach towards any form of bribery, corruption or improper conduct in dealings with customers, distributors, vendors, regulators and other stakeholders.

The policy establishes the principles to be followed by all employees, directors, officers, contracted personnel and value chain partners in line with applicable anti-bribery and anti-corruption laws. It provides guidance on the identification, prevention and reporting of bribery and corruption risks, complemented by mandatory periodic training and consequence management for any non-compliance.

Web-link: https://www.canarahsbclife.com/investor-relations/policies-and-code-of-conduct

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 2025-26	FY 2024-25
Directors	0	0
KMPs	0	0
Employees	0	0

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

	FY 2025-26 (Number)	FY 2025-26 (Remarks)	FY 2024-25 (Number)	FY 2024-25 (Remarks)
Complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

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:

Not Applicable. No instances of corruption or conflicts of interest requiring corrective action were observed during the reporting year.

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

Parameter	FY 2025-26	FY 2024-25
Number of days of accounts payables*	0.10	0.12

Excluding non-operating balances to ensure data consistency and comparability.

9. Openness of business:

Parameter	Metrics	FY 2025-26	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable - Owing to the nature of the life-insurance business, this is not applicable. The Company does not procure inputs from trading houses.	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	Not Applicable - Owing to the nature of the life-insurance business, the Company does not affect direct sales through dealers or distributors. Distribution is undertaken via licensed bancassurance partners, brokers and agents who are remunerated by way of regulated commission.	
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of Related Party Transactions (RPTs) in	a. Purchases (Purchases with related parties / Total Purchases)	0.70%	1.05%
	b. Sales (Sales to related parties / Total Sales)	11.20%	10.95%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0%	0%
	d. Investments (Investments in related parties / Total Investments made)	0%	0%

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	Value of business done with value chain partners covered under the awareness programme	% of value chain partners covered (by value of business done with such partners)
Nil			

Note: Majority of the value chain partners of CHL are service providers. In FY 2025-26, there was no awareness programme held for value chain partners, however, the company intends to do it in the near future.

2. Does the entity have processes in place to avoid / manage conflict of interests involving members of the Board? If Yes, provide details of the same:

Yes. The Company has Board-approved policies including the Code of Conduct for Directors and Senior Management, Policy on Related Party Transactions, Conflict of Interest Policy and a Whistle-blower Policy that collectively contain provisions for managing conflict-of-interest situations involving members of the Board. There is an adequate Standard Operating Procedure (SOP) to give effect to the related party transactions and to ensure that requisite approvals are obtained prior to entering into any transaction with an interested entity. The Company also receives periodic declarations from Directors on entities in which they are interested, and any Director who is interested abstains from participating in the discussions and voting on matters involving such entities, even where they are not technically interested.

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:

	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	0%	0%	The Company is engaged in the life-insurance business and does not undertake R&D expenditure in the conventional sense. The Company continues to strengthen its IT infrastructure through strategic investments in digital onboarding, customer self-service portals, data analytics and information-security controls, which together enable a paperless customer journey and reduce the environmental footprint of operations.
Capex	0%	0%	The Company's capital investments are oriented towards strengthening digital infrastructure and operating premises. These investments contribute to reductions in paper consumption, employee travel, and grid-electricity intensity at office locations.

2. a) Does the entity have procedures in place for sustainable sourcing?

   The nature of the business of the Company is the provision of life-insurance services, which does not involve sourcing of physical raw materials or products. The Company will evaluate the introduction of a sustainable-procurement framework for select office-related goods and services.

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

   Not Applicable.

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:

   Due to the nature of its business, the Company does not produce any products that generate plastic waste, hazardous waste or other waste streams. Reclaiming products for reuse, recycling or disposal at the end of life is therefore not applicable for these categories. For e-waste arising from the disposal of IT and office equipment, the Company partners with authorised third-party recyclers to ensure environmentally responsible disposal in compliance with the E-Waste (Management) Rules.

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities? 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:

   Owing to the nature of the business, Extended Producer Responsibility is not applicable to the Company.

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:

   The Company has not conducted a formal life cycle assessment of its life insurance services during the reporting period. Given the nature of the business as a financial services provider, the Company's environmental footprint primarily arises from operational activities such as office energy use, paper consumption, employee travel, digital infrastructure and e-waste management. The Company is in the process of strengthening its ESG framework and may evaluate the relevance of a service-sector life cycle assessment in future reporting periods.

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:

   Not Applicable.

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. Owing to the nature of the business, the Company does not consume input materials in the conventional manufacturing sense.

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed:

   Not Applicable. Owing to the nature of the business, there are no products or packaging materials reclaimed at the end of their life cycle.

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category:

   Not Applicable.

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	Total (A)	Health Ins. No. (B)	% (B/A)	Accident Ins. No. (C)	% (C/A)	Maternity No. (D)	% (D/A)	Paternity No. (E)	% (E/A)	Day Care No. (F)	% (F/A)
Permanent Employees											
Male	6,140	4,393	71.55%	4,393	71.55%	0	0%	4,393	71.55%	4,393	71.55%
Female	3,557	2,294	64.50%	2,294	64.50%	2,294	64.50%	0	0%	2,294	64.50%
Total	**9,697**	**6,687**	**68.96%**	**6,687**	**68.96%**	**2,294**	**23.66%**	**4,393**	**45.31%**	**6,687**	**68.96%**
Other than Permanent Employees											
Male	Not Applicable										
Female											
Total											

Note: Permanent employees includes our full-time and part-time employees, however, benefits are not yet extended to our part-time employees.

To enable women employees to continue participating fully in their careers, the Company has implemented supportive policies designed to address their needs at various life stages, including maternity leave, adoption leave, medical leave in cases of miscarriage or medical termination of pregnancy, and leave for illnesses arising out of pregnancy.

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

   Not Applicable.

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

Parameter	FY 2025-26	FY 2024-25
Cost incurred on well-being measures as a % of total revenue of the Company	0.12%	0.15%

Note: Spending on well-being measures includes group medical insurance, accident cover, maternity / paternity benefits, employee assistance programmes, wellness initiatives, and assistance for serious medical conditions.

2. Details of retirement benefits, for the current financial year and previous financial year:

Benefits	FY 2025-26 - No. of employees covered as a % of total employees	FY 2025-26 - No. of workers covered as a % of total workers	FY 2025-26 - Deducted and deposited with the authority (Y/N)	FY 2024-25 - No. of employees covered	FY 2024-25 - No. of workers covered	FY 2024-25 - Deducted and deposited (Y/N)
PF	100%	Not Applicable	Yes	100%	Not Applicable	Yes
Gratuity	69.63%		Yes	70.87%		Yes
ESI	28.20%		Yes	29.85%		Yes

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:

Yes. The Company's Head Office, Corporate Office, and select Tier-1 and Tier-2 office locations are accessible to differently abled employees and workers, in line with the requirements of the Rights of Persons with Disabilities Act, 2016.

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. The Equal Opportunity Policy of the Company is approved by the senior management and is available on the Company's internal Human Resources (HR) portal for all employees. The Company is an equal-opportunity employer and is committed to providing a working environment free from any form of discrimination on the basis of gender, race, religion, caste, disability or any other protected characteristic.

5. Return to work and retention rates of permanent employees and workers that took parental leave:

Gender	Return to work rate	Retention rate
Permanent employees		
Male	99.73%	55.64%
Female	98.81%	55.18%
Total	**99.55%**	**55.53%**
Permanent workers		
Male	Not Applicable	
Female		
Total		

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:

Category	If yes, then give details of the mechanism in brief
Permanent Employees	The Company has a formal grievance redressal mechanism to ensure fair, transparent and timely resolution of employee concerns. Employees are encouraged to report concerns about misconduct, harassment, irregularities, governance weakness or any breach of the Code of Conduct, in a confidential manner and without any fear of retaliation. Concerns reported may be in violation of the Code of Conduct, Conflict of Interest Policy, Data Privacy Policy, Equal Opportunity Policy, Anti-Money Laundering Policy, Prevention of Sexual Harassment Policy, Anti-Bribery & Anti-Corruption Policy, Whistle-blower Policy or any other applicable policy. The Company has a dedicated governance and HR ethics team that receives, classifies, tracks and resolves grievances within stipulated timelines, with appropriate consequence management.
Other than Permanent Employees	Not Applicable
Permanent Workers	Not Applicable
Other than Permanent Workers	

7. Membership of employees and workers in association(s) or unions recognised by the listed entity:

Category	FY 2025-26 - Total (A)	FY 2025-26 - No. of employees / workers in respective category who are part of association(s) or Union (B)	FY 2025-26 - % (B/A)	FY 2024-25 - Total (C)	FY 2024-25 - No. of employees / workers (D)	FY 2024-25 - % (D/C)
Total Permanent Employees						
Male	6,140	0	0%	5,492	0	0%
Female	3,557	0	0%	3,073	0	0%
Total	9,697	0	0%	**8,565**	**0**	**0%**
Total Permanent Workers						
Male	Not Applicable					
Female						
Total						

Note: The Company does not have a recognised employee association or union. Multiple voice-of-employee channels including pulse surveys, town halls, leadership skip-level interactions, and intranet-based forums are used to maintain dialogue with the employee base.

8. Details of training given to employees and workers:

Category	FY 2025-26 Total (A)	FY 2025-26 Health & Safety (B)	% (B/A)	FY 2025-26 Skill upgradation (C)	% (C/A)	FY 2024-25 Total (D)	FY 2024-25 Health & Safety (E)	% (E/D)	FY 2024-25 Skill upgradation (F)	% (F/D)
Employees										
Male	6,140	6,140	100%	6,140	100%	5,492	5,492	100%	5,492	100%
Female	3,557	3,557	100%	3,557	100%	3,073	3,073	100%	3,073	100%
Total	**9,697**	**9,697**	**100%**	**9,697**	**100%**	**8,565**	**8,565**	**100%**	**8,565**	**100%**
Workers										
Male	Not Applicable									
Female										
Total										

9. Details of performance and career development reviews of employees and workers:

Category	FY 2025-26 Total (A)	FY 2025-26 No. (B)	FY 2025-26 % (B/A)	FY 2024-25 Total (C)	FY 2024-25 No. (D)	FY 2024-25 % (D/C)
Employees						
Male	6,140	6,140	100%	5,492	5,492	100%
Female	3,557	3,557	100%	3,073	3,073	100%
Total	**9,697**	**9,697**	**100%**	**8,565**	**8,565**	**100%**
Workers						
Male	Not Applicable					
Female						
Total						

10. Health and safety management system:

a) Whether an occupational health and safety management system has been implemented by the entity? If yes, the coverage of such system?

Yes. The Company has implemented an occupational health and safety framework appropriate to its office-based service-sector operations. The framework prioritises employee well-being through a focus on air quality, water quality and workplace cleanliness. Specific initiatives include:

- Air Quality: All Head Office and branch premises are air-conditioned and the Head Office building uses Minimum Efficiency Reporting Value (MERV) grade filters that improve overall air quality.
- Water Quality: Both branches and the Head Office have access to potable water and Reverse Osmosis (RO) machines, with periodic water testing and maintenance.
- Cleanliness and Pest Control: The housekeeping team ensures a clean and sanitary work environment through regular cleaning, sanitisation and periodic pest control.
- Periodic checks of electrical and fire safety parameters are conducted at the Head Office and at branches through qualified vendors. Issues identified are promptly addressed through planned preventive maintenance, electrical audits and fire safety checks.

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 prioritises proactive hazard identification by regularly gathering and analysing information on potential and existing workplace issues through systematic inspections. The approach involves dividing the workplace into specific zones (workstations, utilities, storage areas, etc.) and assigning appropriate safety measures for each area.

Key safety practices include:

- Electrical and Fire Safety: Regular testing of installations is conducted, the use of protective equipment is enforced and emergency-response training is provided for employees.
- Head Office Measures: The Head Office is the operating hub of the Company and is supported by additional safety protocols, including:
  - Maintaining inventory control and material-safety records for cleaning chemicals, ink and other office consumables in line with applicable statutory norms.
  - Conducting periodic testing of indoor air quality, noise and illumination levels.
  - Implementing a defined system for recording and resolving employee safety complaints.
  - Keeping detailed preventive-maintenance logs for the premises and key electrical / mechanical equipment.

c) Whether you have processes for workers to report the work related hazards and to remove themselves from such risks:

Not Applicable. Owing to the nature of the business, the Company does not engage workers. Employees have access to internal HR and administrative channels to raise work-environment concerns.

d) Do the employees / worker of the entity have access to non-occupational medical and healthcare services?

Yes. The Company offers group medical insurance to employees, covering the premium for the employee, their spouse and dependants in line with the policy entitlement. Employees also have access to wellness programmes, employee assistance services and on-call medical advice.

11. Details of safety related incidents:

Safety Incident / Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	Not Applicable	Not Applicable
Total recordable work-related injuries	Employees	0	0
	Workers	Not Applicable	Not Applicable
Number of fatalities	Employees	0	0
	Workers	Not Applicable	Not Applicable
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	Not Applicable	Not Applicable

12. Describe the measures taken by the entity to ensure a safe and healthy workplace:

The company is committed to employee well-being and offers a comprehensive health and wellness programme that empowers employees to take charge of their health. Specific measures include:

1. Digital health and wellness support: Employees have access to tele-consultation services, an internal employee-assistance helpline and a personal health-and-wellness dashboard that provides easy access to insurance e-cards and hospitalisation requests.
2. Promoting healthy habits: Monthly well-being activities are organised across offices through the Company's intranet, including health-awareness sessions, on-the-job wellness initiatives and access to healthier food options at the Head Office.
3. Periodic safety trainings: Fire-safety drills, first-aid orientation and electrical-safety awareness sessions are conducted at the Head Office and branches.
4. Group medical and accident cover: All employees are covered under a comprehensive group medical insurance, group personal accident cover and group term life insurance for self and dependants.
5. Employee assistance: Confidential counselling, support for stress management, mental-wellness initiatives and access to discounted diagnostics through empanelled healthcare service providers.

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

	FY 2025-26 Filed during the year	FY 2025-26 Pending resolution at year-end	FY 2025-26 Remarks	FY 2024-25 Filed during the year	FY 2024-25 Pending resolution at year-end	FY 2024-25 Remarks
Working Conditions	0	0	The Company maintained a safe and healthy work environment with no reported workplace incidents.	0	0	No reported workplace incidents.
Health and Safety	0	0	The Company maintained a safe and healthy work environment with no reported workplace incidents.	0	0	No reported workplace incidents.

14. Assessments for the year:

	% of your plants and offices that were assessed - FY 2025-26	% of your plants and offices that were assessed - FY 2024-25
Health and safety practices	100%	100%
Working Conditions	100%	100%

Note: Internal periodic safety walkthroughs, vendor-led inspections (electrical, fire) and administrative reviews collectively cover all office premises.

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

Not Applicable.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (B) Workers?

   Yes. The Company annually contributes to its Employees' Gratuity Fund. The funded defined-benefit plan is available to eligible employees and provides a lump-sum payment upon retirement, death during employment, or termination of employment, in line with the Payment of Gratuity Act, 1972. The payment is equivalent to 15 days' salary for each completed year of service or part thereof exceeding 6 months, with vesting occurring after 5 years of service. In addition to gratuity, the Company covers all its employees under Group Term Life insurance and Group Personal Accident insurance.

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

   The Company has statutory clauses incorporated in its agreements with value chain partners which mandate compliance with applicable labour, tax and social-security legislation including the timely deduction and deposit of statutory dues. Periodic vendor reviews and statutory declarations are obtained as part of vendor on-boarding and renewal.

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:

	FY 2025-26 - Total no. of affected employees / workers	FY 2024-25 - Total no. of affected employees / workers
Employees	0	0
Workers	Not Applicable	Not Applicable

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?

   The Company does not currently offer a formal transition-assistance programme. The Company will evaluate the introduction of such initiatives in subsequent reporting cycles as part of its talent and culture roadmap.

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	0% *
Working Conditions	0%

**Note: Currently, the Company has not conducted any assessment of value chain partner.*

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 CHL did not conduct formal health & safety assessments of suppliers in FY 2025-26. We are developing a supplier assessment framework and will implement it in the upcoming years to address this gap.

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:

   The Company identifies as key stakeholders those individuals and groups who are most directly impacted by, or whose decisions and actions materially influence, the Company's ability to deliver on its purpose of providing long-term financial protection. The identification process is informed by regular engagement at the Board, senior management, business-line and functional levels, and considers the relative significance, influence and impact of each stakeholder group on the business. Stakeholder groups are reviewed periodically to reflect changes in the operating environment, regulatory context and customer expectations.

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

Sr. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication	Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
1	Customers (Policyholders)	No	Email, SMS, Newspapers, Pamphlets, Advertisement, Notice Board, Website, App, Customer-care helpline, Social media, Branch visits	Continuous / as required	Sale and servicing of insurance policies; claims management and grievance redressal; customer awareness on products, services and associated benefits; prevention of fraud and mis-selling; persistency management and renewal reminders; customer education initiatives; enhancement of customer experience; and fostering long-term relationships with customers.
2	Employees	No	Email, SMS, Notice Board, Intranet (WeConnect), Town halls, Pulse surveys, Leadership skip-level interactions, Advertisement, Workshops	Continuous / as required	Strategic alignment, performance management, learning and development, well-being, diversity equity and inclusion, employee engagement, governance and ethics.
3	Shareholders & Investors	No	Email, Investor meetings, Quarterly / annual disclosures, Community meetings, Advertisement, Website	Quarterly / as required	Strategy, financial performance, risk and governance, capital plans, statutory approvals, ESG performance and Board updates.
4	Distribution & Bancassurance Partners	No	Email, SMS, Pamphlets, Community meetings, Trainings, Joint business reviews	Continuous	Joint planning, persistency and customer experience, distributor training, regulatory compliance, new-product launches, code-of-conduct adherence.
5	Regulators & Government Bodies (IRDAI, SEBI, MCA, RBI, etc.)	No	Statutory filings, regulatory inspections, written communications, industry consultations	As and when required	Compliance, policy and regulatory consultations, inspections, approvals, industry-wide consultation processes.
6	Communities & NGOs	Yes	Community meetings, Implementation partner reviews, CSR field visits	Periodic / as per project cycle	Implementation and review of CSR initiatives in education, skilling, livelihoods, healthcare and environment.
7	Suppliers & Vendors	No	Email, Community meetings, Vendor reviews	As and when required	Procurement, ethical sourcing, code-of-conduct compliance (including human rights), statutory dues, contractual performance.

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 Company recognizes that consistent and structured engagement with key stakeholders is integral to informed decision-making, strategic alignment and long-term value creation. To facilitate effective stakeholder participation, the Company has established both direct and delegated mechanisms through which stakeholder feedback is escalated to the Board and its Committees.

   The Board is regularly apprised of key developments relating to customer service performance, claims and grievance trends, CSR initiatives, business strategy, financial performance and material regulatory matters. Sustainability-related matters are overseen by the Board-level Risk Management Committee, which receives periodic updates from members of senior management.

   Enterprise-wide risks, including sustainability, climate-related and information security risks, are reviewed by the Board Risk Management Committee in accordance with the Board-approved Risk Management Policy. In addition, the Audit

Committee, Policyholder Protection and Grievance Redressal Committee, and Nomination and Remuneration Committee review stakeholder feedback and related matters within their respective mandates and report material observations to the Board, as appropriate.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics. 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. The Company considers stakeholder inputs in matters relating to sustainability. Insights gathered through ongoing engagement with key stakeholder groups, including customers, employees, distribution partners, regulators, shareholders and communities, feed into the periodic review and refresh of the Company's policies, procedures, business plans and CSR priorities.

Material sustainability matters arising from such engagement are deliberated by the Risk Management Committee of the Board, which provides strategic direction on the Company's ESG agenda. All ESG-related updates and recommendations are placed before the Board through the Risk Management Committee, ensuring continuous Board-level oversight of stakeholder-driven sustainability considerations.

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

The Company, through its CSR initiatives, provides support to vulnerable and marginalised stakeholder groups across the focus areas of education, healthcare, environment and skill-development. The detailed coverage of these initiatives, including the number of beneficiaries reached and the geographies covered, is provided under Principle 8 of this Report.

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:

Category	FY 2025-26 - Total (A)	FY 2025-26 - No. of employees / workers covered (B)	FY 2025-26 - % (B/A)	FY 2024-25 - Total (C)	FY 2024-25 - No. covered (D)	FY 2024-25 - % (D/C)
Employees						
Permanent	9,697	39	0.41%	8,565	0	0%
Other than permanent	0	0	0%	0	0	0%
Total Employees	**9,697**	**39**	**0.41%**	**8,565**	**0**	**0%**
Workers						
Permanent	Not Applicable					
Other than permanent						
Total Workers						

Note: The Human Rights policy training module was introduced in FY 2025-26, covering 39 employees (0.4%). CHL will significantly expand human-rights and ethics training to its employees in FY 2026-27, building on our mandatory POSH e-learning for 100% of staff.

2. Details of minimum wages paid to employees and workers:

Category	FY 2025-26 Total (A)	FY 2025-26 Equal to Minimum Wage (B)	% (B/A)	FY 2025-26 More than Minimum Wage (C)	% (C/A)	FY 2024-25 Total (D)	FY 2024-25 Equal to Minimum Wage (E)	% (E/D)	FY 2024-25 More than Minimum Wage (F)	% (F/D)
Employees – Permanent										
Male	6,140	0	0%	6,140	100%	5,492	0	0%	5,492	100%
Female	3,557	0	0%	3,557	100%	3,073	0	0%	3,073	100%
Employees - Other than Permanent										
Male	Not Applicable									
Female										

3. Details of remuneration / salary / wages:

a) Median remuneration / wages:

	Male - Number	Male - Median remuneration / salary / wages of respective category (INR)	Female - Number	Female - Median remuneration / salary / wages of respective category (INR)
Board of Directors (BoD)	10	Sitting fees as per applicable policy	1	Sitting fees as per applicable policy
Key Managerial Personnel	2	INR 3,73,90,909	1	INR 1,15,63,641
Employees other than BoD and KMP	6,138	INR 1,82,038	3,556	INR 1,30,020
Workers	Not Applicable			

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

	FY 2025-26	FY 2024-25
Gross wages paid to females as % of total wages	27.89%	26.54%

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. Human-rights matters are addressed through an integrated framework comprising the Chief People Officer (who owns the people-related human-rights agenda), the Internal Committee constituted under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the Whistle-blower Officer and the Ethics and Compliance function. Together, these focal points are responsible for receiving, investigating and resolving human-rights concerns raised by employees, customers, vendors and other stakeholders.

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

The Company is committed to upholding the principles of human rights, dignity, equality and freedom from discrimination across all its operations and stakeholder relationships. The Company has a Board-approved Whistle-blower Policy and the requisite Prevention of Sexual Harassment (POSH) Policy, both of which are accessible to employees and other internal stakeholders. The POSH Policy ensures gender equality and the right to work with dignity, and the Company has complied with the provisions relating to the constitution of the Internal Complaints Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. A formal grievance redressal mechanism is in place to enable employees to raise concerns relating to discrimination, harassment, wages or any other human-rights-related matter, in a confidential manner and without fear of retaliation, with defined turnaround timelines and consequence management.

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

	FY 2025-26 Filed during the year	FY 2025-26 Pending resolution at year-end	FY 2025-26 Remarks	FY 2024-25 - Filed	FY 2024-25 - Pending	FY 2024-25 Remarks
Sexual Harassment	13	2	2 cases are still under investigation and will be closed within policy timelines.	9	5	All pending cases were resolved and closed within the next quarter as per policy timelines.
Discrimination at workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour / Involuntary Labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Other human rights related issues	0	0	-	0	0	-

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

	FY 2025-26	FY 2024-25
Total Complaints reported under POSH	13	9
Complaints on POSH as a % of female employees / workers	0.37%	0.30%
Complaints on POSH upheld	11	9

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

The Company upholds the highest standards of professionalism, integrity and ethical business conduct across all aspects of its operations. It remains committed to fostering fairness, accountability and transparency in all its dealings, as reflected in its Code of Conduct, which outlines the principles and standards governing the actions and behavior of the Company and its employees. “Caring” remains central to the Company’s values and is reflected through respect for individuals, compassion and responsible conduct.

The Company is committed to maintaining an inclusive, equitable and respectful workplace founded on mutual trust and dignity. It firmly believes that every individual has the right to work in a professional environment that promotes equal opportunity and prohibits discrimination, harassment and any form of inappropriate conduct.

To support these commitments, the Company has established a robust grievance redressal framework for addressing concerns relating to workplace harassment and misconduct. The Workplace Anti-Harassment Policy, the Policy on Prevention of Sexual Harassment (POSH Policy) and the Whistle-blower Policy collectively provide employees, customers, vendors, suppliers, agents and consultants associated with the Company with secure and accessible channels to report concerns without fear of retaliation, victimization or an adverse work environment. Any act of retaliation against individuals who raise concerns in good faith or participate in an investigation is treated seriously and may result in disciplinary action in accordance with the Company’s disciplinary procedures and service rules.

The Company’s Policy on Prevention of Sexual Harassment incorporates specific safeguards to protect the rights and interests of complainants, including the following:

- Maintaining strict confidentiality of the complaint, identities of the aggrieved person, respondent and witnesses, as well as all information relating to conciliation or inquiry proceedings.
- Prohibiting retaliation or victimization of any individual who files a complaint in good faith or participates in an inquiry relating to alleged sexual harassment; and
- Providing appropriate interim relief measures, wherever required, including leave, work-from-home arrangements, change in reporting structure or other support measures, pending completion of the inquiry process.

9. Do human rights requirements form part of your business agreements and contracts?

Yes. Human-rights considerations are incorporated into the Company’s business agreements and contractual arrangements with vendors and service providers.

The Company does not employ child labour, forced labour, or engage in any form of exploitative labour practices. Supply-chain vendors are contractually required to comply with all applicable laws and regulations.

The Company’s vendor onboarding framework includes a robust due-diligence process, forming part of the contractual annexures, which requires vendors and supply-chain partners to conduct their operations ethically and in compliance with applicable laws.

10. Assessments for the year:

Assessment for the year	% of plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0%
Forced / involuntary labour	0%
Sexual harassment	0%
Discrimination at workplace	0%
Wages	0%
Others (please specify)	0%

Note: For FY 2025-26, the Company has not conducted assessments by a third party or statutory authority on these parameters. The Company complies with all applicable labour and human-rights legislation.

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

Not Applicable.

Leadership Indicators

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

There were no formal human-rights grievances received in FY 2025-26. The Company welcomes any feedback that may help to further strengthen its human-rights practices and will disclose any process modifications introduced in response to such feedback.

2. Details of the scope and coverage of any human rights due-diligence conducted:

The Company has adopted a Human Rights Policy that reflects its commitment to upholding and promoting human-rights principles across its operations and stakeholder interactions. However, during FY 2025–26, the Company did not undertake a formal human-rights due diligence exercise.

Going forward, the Company intends to evaluate the design and implementation of a structured human-rights due diligence framework covering both internally and progressively, its value-chain partners as part of its evolving ESG and governance roadmap.

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?

Yes. The Corporate Office and Head Office premises of the Company are accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	0%
Discrimination at workplace	0%
Child Labour	0%
Forced Labour / Involuntary Labour	0%
Wages	0%

Note: The Company has not conducted formal assessments of value chain partners on these parameters in FY 2025-26. The Company will seek confirmations from its value chain partners in subsequent reporting cycles.

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

Not Applicable.

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:

Parameter	FY 2025-26	FY 2024-25
From Renewable Sources		
Total electricity consumption (A) in MJ	29,160.00	29,160.00
Total fuel consumption (B) in MJ	0	0
Energy consumption through other sources (C) in MJ	0	0
Total energy consumption (A+B+C) in MJ	29,160.00	29,160.00
From Non-Renewable Sources		
Total electricity consumption (D) in MJ	8,95,130.60	11,89,598.40
Total fuel consumption (E) in MJ	1,13,166.25	64,165.69
Energy consumption through other sources (F) in MJ	0	0
Total energy consumed from non-renewable sources (D+E+F) in MJ	10,08,296.85	12,53,764.09
Total energy consumed (A+B+C+D+E+F) in MJ	10,37,456.85	12,82,924.09
Energy intensity per rupee of turnover (MJ / L INR)	10,327.49	15,981.69
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (MJ / L INR adjusted to PPP)	2,10,091.99	3,20,880.37

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? 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:

Not Applicable.

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

Parameter	FY 2025-26	FY 2024-25
Water Withdrawal by source		
(i) Surface water in KL	0	0
(ii) Groundwater in KL	0	0
(iii) Third party water in KL	2,061.26	2,016.81
(iv) Seawater / desalinated water in KL	0	0
(v) Others in KL	0	0
Total volume of water withdrawal in KL	2,061.26	2,016.81
Total volume of water consumption in KL	2,061.26	2,016.81
Water intensity per rupee of turnover (L / L INR)	2.06	2.52

Note: Water consumption is limited to drinking, sanitisation and cleaning across our Head Office and branch locations, where supply is integrated with the building-management systems of multi-tenant commercial premises. The Company is implementing improved tracking processes to account for water usage at key offices in subsequent reporting cycles.

4. Provide the following details related to water discharged:

Parameter	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment		
(i) To Surface water in KL	0	0
(ii) To Groundwater in KL	0	0
(iii) To Seawater in KL	0	0
(iv) Sent to third-parties in KL	0	0
(v) Others in KL	0	0
Total water discharged in KL	**0**	**0**

Note: Due to the nature of our operations, there is no industrial water discharge from our offices and branches.

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

Not Applicable, given the nature of the business.

6. Please provide details of air emissions (other than GHG emissions) by the entity:

Parameter	Unit	FY 2025-26	FY 2024-25
NOx	Kg	17.17	10.90
SOx	Kg	0	0
Particulate matter (PM)	Kg	1.15	2.45
Persistent organic pollutants (POP)	Kg	0	0
Volatile organic compounds (VOC)	Kg	0.57	1.02
Hazardous air pollutants (HAP)	Kg	0	0
Carbon Monoxide (CO)	Kg	4.30	0.17

Note: All reported air emissions are within the permissible limits prescribed by the Central Pollution Control Board (CPCB).

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity:

Parameter	FY 2025-26	FY 2024-25
Total Scope 1 emissions in T CO2e	81.59	45.22
Total Scope 2 emissions in T CO2e	1,765.40	2,346.15
Total Scope 1 and Scope 2 emissions in T CO2e	1,846.99	2,391.37
Total Scope 1 and Scope 2 emissions per rupee of turnover (T CO2e / L INR)	0. 002	0.003
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for PPP (T CO2e / L INR adjusted to PPP)	0.037	0.059

Indicate if any independent assessment / evaluation / assurance has been carried out by an external agency: No.

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

Yes. The Company has implemented a multi-pronged strategy to enhance energy efficiency and reduce greenhouse-gas emissions at its operating locations. Key initiatives include:

- Rooftop Solar Generation: A 25 KVA rooftop solar plant has been installed at the Head Office, generating clean electricity and offsetting Scope 2 emissions.
- Energy Efficient Lighting: Lighting systems across offices have been transitioned to LED, contributing meaningfully to energy savings and reduced electricity-linked emissions.
- Operational Optimisation: Operational parameters including Heating, Ventilation and Air Conditioning (HVAC) cooling cycles and fresh-air intake are continually optimised to maximise energy efficiency without compromising occupant comfort.

9. Provide details related to waste management by the entity:

Parameter	FY 2025-26 (T)	FY 2024-25 (T)
Total waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	6.14	4.04
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous Waste (G)	0	0
Other Non-hazardous Waste (H), Shredded paper	2.44	1.04
Total (A+B+C+D+E+F+G+H)	**8.57**	**5.01**
Waste intensity per rupee of turnover (Kg / L INR)	0.008	0.006
Waste intensity per rupee of turnover adjusted for PPP (Kg / L INR adjusted to PPP)	0.174	0.127
Waste recovered through recycling, re-using or other recovery operations Electronic Waste (E-waste)		
(i) Recycled	8.57	5.01
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	**8.57**	**5.01**
Waste disposed (Other non-hazardous waste, shredded paper)		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	0	0
Total	**0**	**0**

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:

The Company is committed to minimizing waste generation and promoting responsible waste management practices in line with evolving sustainability standards and industry best practices applicable to the financial services sector. Given the predominantly office-based nature of its operations, the overall quantum of waste generated is relatively limited; nevertheless, the Company remains focused on ensuring the responsible handling and disposal of all waste streams.

- E-waste: The Company has engaged authorised third-party recyclers for the collection, recycling and environmentally sound disposal of electronic waste in compliance with the applicable provisions of the E-Waste (Management) Rules, 2022.
- Shredded paper waste: Confidential documents and records that have completed their prescribed retention period are securely shredded through controlled processes. The resulting paper waste is disposed of through authorised recycling and disposal partners in accordance with statutory and compliance requirements. In addition, the Company continues to promote digital documentation and paperless processes, contributing to a reduction in paper consumption over time.
- Single-use plastics: The Company is undertaking initiatives to reduce the use of single-use plastics across office locations through employee awareness programmes and the adoption of reusable and compostable alternatives, particularly within pantry and administrative operations.

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:

Not Applicable. The Company does not operate in or around ecologically sensitive areas.

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Not Applicable. No environmental impact assessments are required for the office-based operations of the Company.

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. If not, provide details of all such non-compliances:

Yes. Based on the nature of the business, the Company is in compliance with applicable environmental norms. No instances of non-compliance with environmental laws or regulations have been recorded in the reporting year.

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

Not Applicable. The Company does not currently operate any facility located in an area of water stress as per applicable definitions.

2. Please provide details of total Scope 3 emissions and its intensity:

Parameter	FY 2025-26	FY 2024-25
Total Scope 3 emissions (T CO2e)	-	-
Total Scope 3 emissions per rupee of turnover (T CO2e / INR)	-	-

Note: The Company has not yet commenced quantitative reporting of Scope 3 emissions. The Company plans to begin Scope 3 estimation in a phased manner, beginning with selected categories in subsequent reporting cycles.

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

Not Applicable.

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:

Initiative undertaken	Details of the initiative	Outcome of the initiative
Solar panel installation	Installation of a 25 KVA rooftop solar plant at the Head Office.	Reduction in electricity consumption from non-renewable sources and a corresponding reduction in Scope 2 emissions.
Energy-efficient lighting	Lighting systems across offices have been transitioned to LED.	Reduction in energy consumption and Scope 2 emissions.
Operational optimisation	Continual optimisation of HVAC cooling cycles and fresh-air intake to maximise energy efficiency.	Reduction in energy consumption and Scope 2 emissions.

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

Yes. The Company has a robust Business Continuity Management (BCM) framework in place to ensure resilience and continuity of customer-facing operations and to minimise the impact of business disruption arising from unavailability of premises, technology, people or suppliers. The Board has approved the BCM Policy of the Company, which is supported by detailed plans, scenario-based testing and periodic refresh exercises. The Company is committed to continuous improvement of its BCM framework and aligns its information-security practices with ISO 27001 controls.

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 regard:

The core business of the Company is to provide financial protection to consumers, without engaging in activities that materially impact the environment. The Company has not yet undertaken a structured assessment of its value chain for ESG factors to measure potential adverse environmental impacts. The Company plans to initiate this assessment, beginning with critical-vendor categories, and to develop appropriate mitigation or adaptation measures.

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

The Company has not conducted any structured assessment of value chain partners to evaluate their environmental impact during FY 2025-26. The Company aspires to sensitise its value chain partners on environmental impact and to commence structured 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:

   Three

   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	Confederation of Indian Industry (CII)	National
2	Associated Chambers of Commerce and Industry of India (ASSOCHAM)	National
3	Life Insurance Council	National

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

Name of authority	Brief of the case	Corrective action taken
	Not Applicable	

Note: There were no instances of anti-competitive conduct by the Company during the reporting year.

Leadership Indicators

1. Details of public policy positions advocated by the entity:

The Company is a member of trade bodies such as the Confederation of Indian Industry (CII), the Associated Chambers of Commerce and Industry of India (ASSOCHAM) and the Life Insurance Council. Through these forums, the Company provides suggestions and inputs on various regulatory matters relating to the insurance industry in general and life insurance in particular. The Company actively supports the regulator and the Ministry of Finance through industry-level committees and working groups in shaping policy on insurance penetration, distribution, taxation, persistency and the protection of policyholders' interests.

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)	Web Link, if available
Industry advocacy on insurance penetration, distribution reforms, taxation, persistency and protection of policyholders' interests	Through trade-body forums (CII, ASSOCHAM, Life Insurance Council); industry consultations; written submissions to the regulator	Yes (through industry body publications)	As required	Not Applicable

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:

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency	Results communicated in public domain	Relevant Web Link
As per CSR rules, formal Social Impact Assessment is not applicable for the projects undertaken by the Company given the average project outlay during the reporting year. The Company nonetheless tracks the outputs and outcomes of each CSR project through its implementation partners.					

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

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)
The Company has not undertaken any project where Rehabilitation and Resettlement is required. The Company is a service-sector entity and does not have plants or land-intensive operations.					

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

The Company does not have a separate grievance redressal mechanism under CSR as it engages with the community through Non-Governmental Organisation (NGO)/ implementation partners that have their own grievance-handling guidelines. The Company periodically reviews the quality of implementation through field visits, programme reviews and beneficiary engagement, and incorporates feedback into the next project cycle.

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

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs / small producers	0%	0%
Directly from within India	0%	0%

Note: Owing to the nature of the business, this is not directly applicable.

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:

Location	FY 2025-26	FY 2024-25
Rural	0%	0%
Semi-urban	0.51%	0.52%
Urban	54.12%	53.85%
Metropolitan	45.38%	45.65%

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
Not Applicable	

Note: The Company has not identified any negative social impact arising out of its CSR projects. Projects are regularly monitored, and dialogues with implementation partners and beneficiaries are conducted to ensure alignment with on-ground needs.

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

Sr. No.	State	Aspirational District	Amount spent (in INR)
1	Gujarat	Dahod	7,50,000
2	Rajasthan	Sirohi	15,00,000
3	Jharkhand	Godda	12,49,840
4	Madhya Pradesh	Vidisha	12,50,160

3. a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised / vulnerable groups?

   No. The Company does not currently maintain a formal preferential procurement policy. The Company will evaluate the introduction of such a framework as part of its broader supplier-governance roadmap.

   b) From which marginalised / 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:

Intellectual Property based on traditional knowledge	Owned / Acquired	Benefit shared (Yes/No)	Basis of calculating benefit share
Not Applicable			

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
Not Applicable		

6. Details of beneficiaries of CSR Projects:

Sr. No.	CSR Project	No. of persons benefitted from CSR Projects	No. of beneficiaries from vulnerable and marginalised groups	% of beneficiaries from vulnerable and marginalised groups
1	Drishti (Healthcare)	2,010	2,010	100%
2	Saakaar (Education & Skill Development)	257	257	100%
3	Sanrakshan (Environment)	533	533	100%
4	Nirman Naveen (Education)	800	800	100%
5	Ujjawal Bhavishya (Education & Skill Development)	360	360	100%
6	Prajwal (Education)	2,246	2,246	100%
7	Swavalamban (Education)	100	100	100%
8	Parivesh (Environment)	56*	56*	100%

** 56 households benefited from CSR project Parivesh (Environment)*

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 robust and structured grievance management framework designed to receive, assess and respond to every customer complaint in a fair, transparent and timely manner.

Steps taken to reduce customer complaints:

1. In an endeavour to reduce the number of complaints, basis a regular review of complaints received, the Company has revamped its customer onboarding process in the following ways to ensure that, before the issuance of a policy, there is proper rechecking of the customer's understanding of the product:

   a. Need analysis of prospects before selling, as per the Product Suitability Matrix, a tool used to assess which product is suitable for the prospect basis the need of the customer (customer-product fit). The Investor Risk Profiler (IRP) is used to facilitate the selection of suitable investment funds for Unit Linked Insurance Plan (ULIP) products.

   b. Delivery based on One-Time Password (OTP) verification for physical (paper) policy packs to confirm receipt of the policy pack on time.

   c. Benefit illustrations are presented to the prospect in order to explain the illustrative benefits of the policy. A copy of the benefit illustration is included in the policy pack. The policy pack sent to the policyholder also contains a key-features document along with a copy of the signed / authenticated proposal form. Critical information of the insurance policy (payment term, premium, mode, policy maturity date) is made visible prominently in the policy pack to ensure that customers do not miss important information.

   d. Pre-issuance verification to confirm the customer's understanding of the product. A wide range of questions covering the top reasons cited in mis-selling complaints are asked.

   e. Increased coverage of video-based verification on new business sales, including in vernacular languages.

2. The Company proactively tracks high-ageing cases at its end, without a customer complaining, that have breached service- Turnaround Time (TAT) thresholds and expedites them for closure.

Receiving consumer complaints:

The Company has a robust customer-relationship-management (CRM) system for receiving, registering and disposing complaints / grievances. The Company also has systems in place to receive and deal with all kinds of inbound contact, including voice, email and digital channels.

1. Multiple modes are available to accept customer complaints, namely email, branch walk-in, helpline, website and a digital complaint logging facility. The Head Office and each branch office of the Company have a well-defined process for receiving and registering grievances. Requisite systems are in place to receive, record and address such inputs at all customer touchpoints.

2. The Company also measures its customer satisfaction scores through industry-standard customer-experience metrics, through which it identifies service detractors. Based on detractor voices, the Company identifies issues faced by customers and uses this feedback to determine potential improvement areas.

3. Requisite processes and systems are in place to address litigations (including appeals) filed by a policyholder before any competent authority or court, including the Insurance Ombudsman, Consumer Forums, Civil Courts and higher courts.

Redressal and feedback:

1. Acknowledgement & Resolution: On receipt of a complaint / grievance, the Company first assesses it on the basis of its merits and nature. Thereafter, an acknowledgement is sent through Short Message Service (SMS) or email, where available, to the customer within 3 working days of receipt of the grievance.

2. Grievance Resolution: The Company endeavours to resolve the complaint / grievance within 14 calendar days of its receipt and each redressal or rejection is conveyed via email or letter along with reasons, including how the customer may pursue the complaint / grievance further if dissatisfied with the resolution provided. A grievance is considered as disposed of and closed when the Company has acceded to the customer's request fully, the customer has indicated in writing acceptance of the response, or the customer has not responded within eight weeks of the Company's written response.

3. The Company has also created an internal-ombudsman mediation platform where customers can appeal decisions prior to raising the matter to the Insurance Ombudsman or to courts.

4. If a complaint / grievance is not resolved in favour of the customer, or only partially resolved, the customer can escalate the matter to the Insurance Ombudsman.

5. The Company conducts thorough root-cause analyses (RCAs) of each complaint received to identify areas of improvement and funnels these learnings into its process and technology transformation programmes. These are regularly reviewed by management.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable*
Safe and responsible usage	Not Applicable*
Recycling and / or safe disposal	Not Applicable*

**Owing to the nature of the business, the requirement to carry such information on the product itself is not directly applicable. Detailed product information including key features, illustrative benefits, exclusions, premium-payment terms and tax-related matters is communicated to policyholders through prospectuses, policy packs, key-features documents and the Company's website.*

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

	FY 2025-26 - Received during the year	FY 2025-26 - Pending resolution at end of year	FY 2025-26 Remarks	FY 2024-25 - Received	FY 2024-25 - Pending	FY 2024-25 Remarks
Data privacy	0	0	No material customer complaints noted pertaining to privacy breach.	0	0	No material customer complaints.
Advertising	0	0	-	0	0	-
Cyber-security	0	0	No material customer complaints noted pertaining to cyber-security breach.	0	0	No material customer complaints.
Delivery of essential services	0	0	-	0	0	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	-	0	0	-
Other (Unfair business practices*)	467	0	*Unfair business practices include allegations pertaining to policy features not explained or incorrectly explained, false returns assured, allegations pertaining to signature or document tampering, payment misappropriation and spurious or hoax calls.	869	0	Categorisation as per IRDAI.

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

	Number	Reasons for recall
Voluntary recalls	0	Not Applicable, as the Company operates in the life-insurance sector, which is a service-sector business and does not involve physical products subject to recall.
Forced recalls	0	

5. Does the entity have a framework / policy on cyber security and risks related to data privacy? If available, provide a web-link of the policy:

Yes. The Company has a comprehensive Information Security and Data Privacy framework, supported by Board-approved policies and aligned with ISO 27001 controls. The framework covers all aspects relating to data and network security across the Company's internal and external networks, including:

- Defined Standard Operating Procedures (SOPs)s for Network Security, Data Privacy, Data Leakage Prevention and Business Continuity.
- Firewalls and antivirus systems for protection from external networks, supplemented by periodic Vulnerability Assessment and Penetration Testing (VAPT) and security assessments.
- Three-layer authentication controls across customer-facing and transactional systems.
- Annual review of the Data Security Policy.

This policy is accessible to employees and relevant stakeholders through the company's intranet.

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:

No material complaints were received during FY 2025-26 on cyber security, data privacy or marketing communications. The Company continues to refine its first-line and second-line risk controls, enhance customer-onboarding scripts and strengthen monitoring of digital advertising material.

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches	0
b. Percentage of data breaches involving personally identifiable information of customers	0%
c. Impact, if any, of the data breaches	No material reportable data breach involving personally identifiable information of customers was noted during the reporting year.

Leadership Indicators

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

Information on the Company's products and services is accessible across multiple channels:

- Corporate website: https://www.canarahsbclife.com
- Customer self-service portal and Mobile App for policy details, premium payments, fund-switching and service requests.
- Branch network across India.
- Customer-care contact centre and email-based support.
- Social-media channels of the Company.

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

The Company sends educational material to customers in the form of Electronic Direct Mailers (EDMs) and social media content. Key properties developed during the previous year include:

1. YouTube Content - Influencer-led content to educate customers about term insurance, savings plans and investments in uncertain times.
2. Re:Think - A thought-led financial awareness initiative that encourages consumers to start saving and investing earlier.
3. Life Ka Yorker - A EDM campaign leveraging cricketer 'Jasprit Bumrah' through comic strips to highlight the importance of insurance.
4. Cyber Jagarookta- Monthly email and social media series aimed at creating awareness on responsible usage of of various life insurance products, services offered, fraud awareness amongst others.

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

The Company communicates planned and unplanned disruptions in essential customer-facing services through multiple channels:

1. Customers are informed via app notifications, pop-ups on the website, Short Message Service (SMS), email and social-media advisories.
2. Branch walk-in customers are informed by the Company's branch representatives.
3. Advisors and intermediaries are also sent electronic communications, who in turn inform their customers, and the same information is displayed on the website and through other digital channels.

4. Does the entity display product information on the product over and above what is mandated as per local laws? 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. The Company displays product information over and above what is mandated by the IRDAI, including detailed key-features documents, benefit illustrations and product comparators, to enable informed decision-making by customers. The Company also conducts periodic customer-experience surveys to gauge satisfaction with its products, service standards and digital touchpoints, and uses these insights to drive continual improvements in customer onboarding, servicing and grievance management.