

Annexure - VI

Business Responsibility and Sustainability Reporting

SECTION A : GENERAL DISCLOSURES

I. Details of the listed entity

Sl. No	Required Information	
1	Corporate Identity Number (CIN) of the Listed Entity	L66010TN2005PLC056649
2	Name of the Listed Entity	Star Health and Allied Insurance Company Limited
3	Year of incorporation	17-06-2005
4	Registered office address	No.1,New Tank Street, Valluvarkottam High Road, Nungambakkam Chennai TN 600034 India
5	Corporate address	No.1,New Tank Street, Valluvarkottam High Road, Nungambakkam Chennai TN 600034 India
6	E-mail	investors@starhealth.in
7	Telephone	044- 2828 8800
8	Website	www.starhealth.in
9	Financial year for which reporting is being done	01-04-2022 to 31-03-2023
10	Name of the Stock Exchange(s) where shares are listed	BSE and National Stock Exchange of India Limited (NSE)
11	Paid-up Capital	Rs. 5,81,67,73,480
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Ms. Jayashree Sethuraman, Company Secretary and Compliance Officer
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	On a standalone basis

II. Products / Services

14 Details of business activities (accounting for 90% of the turnover):

Sl.No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Health insurance services	Non- life Insurance Service	100%

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

Sl.No	Product / Service	NIC Code	% of total Turnover contributed
1	The Company provides services in Health, Personal Accident and Overseas Travel Insurance.	6512	100%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	0	835	835
International	0	0	0

17 Market Served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	25 States and 4 Union territories
International (No. of Countries)	0
b. What is the contribution of exports as a percentage of the total turnover of the entity?	0.00%
c. A brief on type of customers	Ensuring adequate financial protection for every family through insurances is of paramount importance. Our commitment extends not only to the welfare of individuals and families but also to our broader responsibilities towards society and the environment. The Company provides health , personal accident and overseas travel insurance for retail, corporates and SME customers.

IV. Employees

18 Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

Sl.No	Particulars	Total (A)	Male		Female	
			No.(B)	% (B/A)	No.C	% (C/A)
Employees						
1	Permanent (D)	14733	10719	73%	4014	27%
2	Other than Permanent (E)	17	14	82%	3	18%
3	Total employees (D+E)	14750	10733	73%	4017	27%
Workers						
4	Permanent (F)	NA	NA		NA	
5	Other than Permanent (G)	NA	NA		NA	
6	Total workers (F+G)	NA	NA		NA	

b. Differently abled Employees and workers:

Sl.No	Particulars	Total (A)	Male		Female	
			No.(B)	% (B/A)	No.C	% (C/A)
Differently Abled Employees						
1	Permanent (D)	4	4	100%	0	0%
2	Other than Permanent (E)	0	0	0%	0	0%
3	Total differently abled employees (D+E)	4	4	100%	0	0%
Differently Abled Workers						
4	Permanent (F)	NA	NA		NA	
5	Other than Permanent (G)	NA	NA		NA	
6	Total differently abled workers (F+G)	NA	NA		NA	

19 Participation/Inclusion/Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	12	2	16.67%
Key Management Personnel	15	1	6.67%

20 Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

	FY 2022-23 (Turnover rate in current FY)			FY 2021- 22 (Turnover rate in previous FY)			FY 2020 - 21 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	34.96%	32.18%	34.21%	33.56%	30.20%	32.64%	28.88%	22.84%	27.26%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

V. Holding, Subsidiary and Associate Companies (including joint ventures)

21 (a) Name of holding / subsidiary / associate companies / joint ventures

Sl.No	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
The Company does not have any associate, Joint Venture or Subsidiary as on March 31,2023				

VI. CSR Details

22 (i)	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
(ii)	Turnover (in Rs. Cr)	12,952
(iii)	Net worth (in Rs. Cr)	5,430

VII. Transparency and Disclosure Compliances

23 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) (If Yes, then provide web-link for grievance redress policy)	FY 2022 - 23			FY 2021 - 22		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
The list of the stakeholders							
Communities	No	-	-	-	-	-	-
Investors (other than shareholders)*	No	-	-	-	-	-	-
Shareholders*	Yes https://www.starhealth.in/investors/contact-us/	2	0	-	3	1	The complaint was resolved in FY 23
Employees and workers	Yes	0	0	-	6	0	-
Customers	Yes https://www.starhealth.in/grievance-redressal/	12490	556	The company is working towards the resolution of complaints pending at the year end	7596	218	The complaints are redressed within the timelines prescribed by IRDAI.
Value Chain Partners	No	-	-	-	-	-	-
Other (please specify)	-	-	-	-	-	-	-

* Details of Investors (including Bond Holders) /Shareholder are covered)

24 Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

Sl.No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Human rights practices	Risk	Risk- Parameters on human rights such as fair working environment, equal opportunities, remuneration, freedom of association without ethnic discrimination will impact the performance of the company on the social front from the employee's perspective. Opportunity- Having an efficacious ESG oversight on the board level will augment the overall ESG performance and reflect the Company's commitment to integrating responsible business practices within its growth model. Integrating ESG into the business practices would propel an enhanced risk management, governance, accountability reporting and decision-making. It would build the ability to identify and manage risks and opportunities related to environmental and social impact as well as build trust and transparency amongst investors and stakeholders.	Training and awareness of all the employees and clause on Human rights in employee and stakeholder agreements and contracts	Negative- Absence of effective grievance mechanisms impacts commitment towards human rights integration within the Company's business model.
3	ESG Oversight	Opportunity			Positive: Leadership oversight on the ESG strategy, action plan, and performance fosters a positive impact on the environment and community. It also enables the company to further embed robust monitoring mechanisms across ESG initiatives and business practices. As we move into the future, ESG will be the cornerstone of our financial success, competitive advantage, and future accomplishments.
5	Privacy & Data security	Risk & Opportunity	Risk- Absence of data security systems could pose a threat to customer-centric sensitive data. Being in the insurance industry, customer data privacy is of the utmost priority. The company operates and deals with a deluge of confidential client information and customer data for daily business transactions; hence, data breaches can significantly hamper the business continuity operations. Unauthorized users, outside parties spying on the network, and inside users divulging information put the integrity and privacy of data at risk. Opportunity- Well-structured and efficient data and cyber security systems safeguards the privacy of customers, prevents fraud as well as underpins and enriches digital technology services. Cyber-security protection ensures the continued privacy and security of business investments, while maintaining the availability, consistency and immutability of customer account data.	Star Health has designed and implemented a robust and comprehensive information security framework covering people, process, technology and third-party ecosystem. The program has been developed and certified based on industry practices and international standards (ISO:27001) enabling it to ensure protection of sensitive information from malicious actors.	Positive- Robust systems safeguards data and enhances digital transition services thereby improving the top-line growth. Negative- Weak data systems would directly impact the business productivity and would result in loss of data.
6	Risk Management	Opportunity	Opportunity- Risk management is the process of proactively identifying, assessing and controlling threats to an organization's capital and earnings. It helps to analyze the relation between risks and the potential consequences for an organization's strategic goals.	At Star Health, Risk management is not seen as a standalone function, but as an integral component of the organization's activities and decision-making process. Our risk management culture is deeply ingrained in our strategy and company structure.	Positive- Effective risk management systems are critical to the company's overall performance and .
7	Business Continuity	Risk	Risk- Lack of business continuity or disaster management systems could result in financial losses and disruptions in the business's critical operations including people, information, infrastructure and premises. These risks involve any contingencies arising from natural disasters, fires, disease outbreaks which pose as a threat to the organization's day-to-day operations. Opportunity- A well developed and robust business continuity plan would establish efficient risk management procedures and systems that aim to prevent interruptions in the company's daily activities and re-establish the full function of the organization with little downtime as possible.	Star Health has designed and implemented a robust and comprehensive information security framework covering people, process, technology and third-party ecosystem. The program has been developed and certified based on industry practices and international standards (ISO:27001) enabling it to ensure protection of sensitive information from malicious actors.	Negative- The inability to effectively respond to contingencies may result in adverse impacts on workforce productivity and the company's growth plan in a long run.

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)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link of the Policies, if available	The policies can be accessed at https://www.starhealth.in/investors/policies/								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	The Company encourages its stakeholders to adhere to the principles.								
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	ISO:27001 for Information Security Management System (ISMS) and ISO:22301 for Business Continuity Management System (BCMS)								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>The company endeavours to create a positive sustainable impact on all the stakeholders by identifying the key focus areas and achieving these commitments and goals through various environmental initiatives and corporate social activities. The company aims to expand product lines and make insurance available to every segment of the society. The Company promotes inclusive environment at the workplace, invests in contemporary talent management practices and aspires to become a Great Place to Work. The Company believes in up-skilling the work force for the holistic development of its employees and to align with the changing business environment. Star Health strives to incorporate various facets of ESG into its business operations, aiming to integrate sustainability and responsible practices throughout its organization. The Company is committed towards reducing its carbon footprint. The company showcases commitment to reduce energy intensity and graduate to cleaner fuels wherever possible, with proper waste management systems. The company is progressing towards digitalization through the digital on-boarding of customers, travel reduction through virtual meetings and progressing towards reduced paper usage. These initiatives are aimed at promoting sustainability and mitigating the environmental impact of its operations.</p>								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<p>The company has made substantial investments in digital transactions and the implementation of automation processes. The company has also enhanced the skills of its workforce through a range of employment development initiatives. The company work culture comprised supportive policies, enhancing morale, productivity and performance. The company has launched in-house tele-medicine service called 'Talk To Star', which provided customers access to experienced doctors and provided real-time updates. The Company has created a dedicated rural vertical that would extend their presence into rural India and widen their geographic footprint. The company has been recognized with the following accolades for its achievements:</p> <ul style="list-style-type: none"> Awarded the best health insurance provider at the BFSI and FINTECH Summit Awards, 2022 Recognized as 'Dream Companies to Work for the Insurance' in the Private Sector by World HRD Congress Most Innovative New Product Launches or Customer Propositions at the 13th Global Insurance E-Summit and Award by the Associated Chambers of Commerce and Industry of India (ASSOCHAM) 								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9	
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 Star Health, we are driven by a vision to integrate sustainability into our business operations. We are dedicated to mitigating the environmental impact by reducing our carbon footprint. Additionally, the company plans to leverage technological initiatives to establish a robust digital environment. We value our employees as our greatest asset and endeavour to provide them with a safe, inclusive and fulfilling work environment. We emphasize on our adherence to ethical practices and good governance, ensuring that sustainability considerations are integrated into our decision-making processes. Our pursuit of sustainable business practices is unwavering and we are resolute in our mission to leave a positive legacy in the future to come.									
8 "Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Shankar Roy Anand , MD & CEO (DIN:08602245)									
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.	Currently, the company has not constituted an ESG committee. However, the overall responsibility of the company's sustainability practices and decision-making rests with the Chairman and CEO of the Company. We have various board committees such as Risk Management committee, Stakeholder Relationship committee and CSR committee which review various aspects on sustainability.									
10 Details of Review of NGRBCs by the Company:										
Subject of Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									
	P1	P2	P3	P4	P5	P6	P7	P8	P9	
Performance against above policies and follow up action	Board of Directors					Periodically				
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Board of Directors					Quarterly				
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	P1	P2	P3	P4	P5	P6	P7	P8	P9	
	Yes. CareEdge Advisory and Research, has mapped the existing policies and procedures against the requirements of BRSR and accordingly suggested the improvements to bridge it with the BRSR requirements.									
12 If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:										
a. The entity does not consider the Principles material to its business (Yes/No)	No									
b. The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	No									
c. The entity does not have the financial or/human and technical resources available for the task (Yes/No)	No									
d. It is planned to be done in the next financial year (Yes/No)	Yes									
e. Any other reason (please specify)	-									

SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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 categorized as "Essential" and "Leadership".

While the 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	% age of persons in respective category covered by the awareness programmes
Board of Directors	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management	100%
Key Managerial Personnel	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management	100%
Employees	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management	100%
Workers	NA	NA	NA

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

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	A m o u n t (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine					
Settlement			NIL		
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				
Punishment			NIL	

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
	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.
- The company remains committed to conducting its business in strict adherence to relevant laws, regulations, and the highest standards of honesty, integrity, governance, ethics, and transparency across all its operations.
- Code of conduct policy is considered as code of business ethics policy. Anti-fraud and Anti-money laundering policy present.
- https://web.starhealth.in/sites/default/files/code_of_conduct.pdf
<https://web.starhealth.in/sites/default/files/anti-fraud-policy.pdf>
https://web.starhealth.in/sites/default/files/Anti_Money_Laundering_Policy.pdf

- 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 2022-23 (Current Financial Year)	FY 2021 - 22 (Previous Financial Year)
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	NIL	NIL

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

	FY 2022-23 (Current Financial Year)		FY 2021 - 22 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL		NIL	
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	NIL		NIL	

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

NIL

Leadership Indicators

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

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

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

Yes. The Company has appropriate safeguards in place to prevent conflict of interests. The Company's Code of Conduct prescribes that the Directors and Senior Management shall avoid any personal or financial dealings with the company except to the extent allowed under the extant laws, and they shall always avoid conflict of interests while dealing with the company and its employees, vendors and in case of any conflicts of interest, they shall bring the same to the notice of the company as soon as possible. https://web.starhealth.in/sites/default/files/code_of_conduct.pdf

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

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

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R & D	Considering the nature of the business, the Company incurs Capital Expenditure only as a part of the digitalisation journey for procurement of business digitally as well as to enhance customer experience. Investments in IT equipments, softwares reduce costs and improve profitability. Keep up to date with the latest developments in information systems and communications technology and choose the ones that are right for your business. IT based services are indispensable for any organization to increase productivity, ease of doing business, and grow efficiently and economically in this competitive world.		
Capex			

- 2 a. Does the entity have procedures in place for sustainable sourcing? (Yes/No) Not Applicable. Considering the nature of business of the Company
 b. If yes, what percentage of inputs were sourced sustainably?

- 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
 (d) other waste.

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

Leadership Indicators

- 1 Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
Not Applicable.					

- 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.

Name of Product / Service	Description of the risk / concern	Action Taken
NA	NA	NA

- 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).

Indicate input material	Recycled or re-used input material to total material	
	FY 2022-23 Current Financial Year	FY 2021-22 Previous Financial Year
NA	NA	NA

- 4 Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely disposed
Plastics (including packaging)	Not Applicable. Since the company provides insurance services and does not manufacture any product					
E-waste						
Hazardous waste						
Other waste						

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

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

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

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health Insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	10719	10719	100%	10719	100%	Not Applicable		10719	100%	10719	100%
Female	4014	4014	100%	4014	100%	4014	100%	Not Applicable		4014	100%
Total	14733	14733	100%	14733	100%	4014	100%	10719	100%	14733	100%
Other than Permanent employees											
Male	14	14	100%	14	100%	Not Applicable		14	100%	14	100%
Female	3	3	100%	3	100%	3	100%	Not Applicable		3	100%
Total	17	17	100%	17	100%	3	100%	14	100%	17	100%

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

Category	% of workers covered by										
	Total (A)	Health Insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent workers											
Male	NA										
Female											
Total											
Other than Permanent workers											
Male	NA										
Female											
Total											

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

Benefits	FY 2022-23			FY 2021-22		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99%	NA	Y	99%	NA	Y
Gratuity	100%	NA	Y	100%	NA	Y
ESI	32%	NA	Y	47%	NA	Y
Others - Please specify	-	-	-	-	-	-

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. Ramps and lifts are provided for easy access of differently abled employees, wherever possible.

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 company ensures equal opportunities for all its employees without unfair discrimination based on factors such as race, caste, religion, color, ancestry, marital status, gender, sexual orientation, age, nationality, ethnic origin, disability, or any other protected category as per applicable law.

<https://www.starhealth.in/sites/default/files/Equal-Employment-Opportunity-Policy.pdf>

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100.0%	100.0%	NA	NA
Female	90.1%	84.7%	NA	NA
Total	95.0%	92.3%	NA	NA

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

Yes/No (If Yes, then give details of the mechanism in brief)

Permanent Workers	The Company has a designated Grievance Redressal Officer at the Human Resource Department to address mechanism grievances of employees. There are internal processes to monitor the effectiveness of the redressal.
Other than Permanent Workers	
Permanent Employees	
Other than Permanent Employees	

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

Category	FY 2022-23			FY 2021-22		
	Total employees/ workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	14733	0	0%	14010	0	0%
Male	10719	0	0%	10174	0	0%
Female	4010	0	0%	3836	0	0%
Total Permanent Workers	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA

8 Details of training given to employees and workers:

Category	FY 2022-23					FY 2021-22				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
Employees										
Male	10719	10366	97%	10366	96%	13422	13422	100%	8561	64%
Female	4014	3844	96%	3844	97%	4927	4927	100%	3049	62%
Total	14733	14210	96%	14210	96%	18349	18349	100%	11611	63%
Workers										
Male										
Female										NA
Total										

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

Category	FY 2022-23			FY 2021-22		
	Total (A)	No. (B)	% (B/A)	Total (C)	No.(D)	% (D/C)
Employees						
Male	10733	10488	98%	10197	9760	96%
Female	4017	3933	98%	3837	3700	96%
Total	14750	14421	98%	14034	13460	96%
Workers						
Male						
Female						NA
Total						

10 Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?	<p>Yes, Occupational Health & Safety Management System is implemented across the Company. Key Activities:</p> <p>A. Reduction of Risk:</p> <p>a. Hazard Identification and Risk Assessment is done proactively to identify and mitigate risk.</p> <p>b. Every reported incident even if it is a Near miss is investigated and root cause is derived.</p> <p>c. Data based action plan.</p> <p>B. Enhancement of Controls:</p> <p>a. Relevant engineering controls are available for electrical system. b. Standard Operating Procedures are in place.</p> <p>C. Enhancement of Preparedness:</p> <p>a. Potential emergencies are identified.</p> <p>b. Response & Recovery Plan is available.</p> <p>c. Emergency Protocol for employees, emergency contact numbers including nearest Hospital, Ambulance, Fire Station and Police Station are displayed.</p> <p>d. Basic fire fighting equipment are made available.</p> <p>e. First Aid boxes are available.</p> <p>f. Trained Emergency Response Team available in Corporate Offices and under preparation of other offices where number of employees are more than 8.</p> <p>g. Mock Drills are done in Corporate Offices and Metro City Offices.</p> <p>h. Training on Emergency preparedness and basic fire fighting is given periodically.</p> <p>D. Enhancement of Awareness:</p> <p>a. Safety Advisories are circulated.</p> <p>b. Fire Service Week 2022 was observed. Various safety awareness programs were organized for employees. Safety drawing competition was organized for employee children</p>
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b.	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	<p>1) Facility Risk Assessment is done to proactively identify, and evaluate unsafe conditions / risk and prioritize control measures.</p> <p>2) Work related risks are identified, evaluated, prioritized and treated through Hazard Identification and Risk Assessment process.</p> <p>Frequency: For Corporate offices Risk Assessment is done twice in a year. For Zonal offices it is once in a year For Remote offices once in 2 years</p>
c.	Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)	Yes
d.	Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	Yes

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

Safety Incident/Number	Category	FY 2022-23	FY 2021-22
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0.03	0
	Workers	0	0
Total recordable work-related injuries	Employees	1	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities"	Employees	0	0
	Workers	0	0

12 Describe the measures taken by the entity to ensure a safe and healthy work place.

- Unsafe conditions and activity related hazards and risks are proactively identified, evaluated, prioritized and control measures are recommended. The status of the control measure implementation and closure of observation is tracked periodically.
- Potential emergencies are identified and emergency management plan as well as protocols are in place.
- Training is given to employees (including Contractual) on emergency preparedness and relevant safety related topic. Safety Advisories are circulated.
- Emergency Response Team is prepared in Corporate Offices to handle emergencies effectively.
- Targets and Key Performance Indicators are implemented to establish work place safety and to prevent incident. The KPI status is reviewed every month with HOD.
- Periodical inspection is done to ensure the availability and operationality of the emergency and fire fighting equipment.
- Incident, accident and near misses are recorded, root cause analysis is done and corrective and preventive measures are implemented. Effectiveness of CAPA is tracked.
- Data based action plans are implemented to ensure there are no repetitions of any incident.
- Evacuation signage, caution signage, emergency contact details are displayed to support employees, and visitors in an event of an emergency.

j Safety promotional activities like National Fire Service Week was celebrated.

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

	FY 2022-23			FY 2021-22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	The complaints are related to the provision of safety equipment.	0	0	The complaints are related to the provision of safety equipment.
Health & Safety	5	0		0	0	

14 Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	All Corporate Offices are assessed by External Agencies during the BCMS certification audit.
Working Conditions	Corporate Office 100%

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

No such adverse concerns identified

Leadership Indicators

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

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

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

Payment to value chain partners by the Company is made after verification of previous month statutory payment receipts.

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 are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

			No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2022-23	FY 2021-22	FY 2022-23	FY 2021-22
Employees	NA	NA	NA	NA
Workers	NA	NA	NA	NA

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

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	NA
Working Conditions	NA

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. NA

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 An individual or group of individuals or institutions that impact our business or are impacted by our business are identified as a key 'stakeholder' of the Company. Our process of identification and classification of the stakeholders is defined by their interest, impact and participation in operations of the Company and engagement on various environmental, social and governance matters. Delivering on stakeholder needs, interests and expectations are integral to the way we operate. We keenly listen to our stakeholders and have established various touchpoints and tools for communication, advocacy and engagement. This includes employees, shareholders investors, customers, suppliers, hospitals, Regulators and general public amongst others.				
2	List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group				
	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1	Customers	Yes	Multiple Channels such as Email, Advertisement, website etc.	Frequent and need based	To educate on wellness on being healthy and to disseminate product related information
2	Hospitals	No	Emails, Digital Communication Mechanism	Frequent and need based	To ensure that they provide best service to our customers
3	Employees	No	Direct & other digital communication mechanisms	Frequent and need based	To follow the policies of the Company and uphold the values of the Company
4	Suppliers	No	Emails, Digital Communication Mechanism	Frequent and need based	To obtain better service from them.
5	Shareholders/ Investors	No	Email, SMS, newspaper advertisement, website, intimation to stock exchanges, annual/ quarterly financials and investor meetings/ conferences	Frequent and need based	To stay abreast of developments of the Company.
6	General Public	Yes	Digital Communication Mechanism	Frequent and need based	To create awareness on health insurance and wellness.
7	Regulators	No	Emails, etc.	Frequent and need based	Communication with regard to various regulations ,amendments, inspection and approvals.

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 endeavours to keep the Board informed about the interactions with all the stakeholders, which is a continuous process. The company places strong emphasis on maintaining ongoing interaction with its key stakeholders to enhance communication regarding its performance and strategic approach. The Company will strive to continue its efforts on communicating to the Board of Directors on the economic, social and environmental topics as and when it is necessary.
2	Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.	The Company understands that providing health insurance is a critical social objective. The Company creates awareness on wellness & keeping oneself healthy through various communication. The Company also interacts with various stakeholders to understand their expectations and incorporating the same in our operations. The improvement of social environmental factors are being studied and learnings will be put to use by the Company for the benefit of all stakeholders.
3	Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.	The Company has on ongoing CSR project which is implemented for the benefit & people below poverty line to address noncommunicable diseases in the vulnerable sector and to create awareness to keep their saved lives. Kindly refer our CSR Report for further details.

PRINCIPLE 5 Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2022-23			FY 2021-22		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees	Permanent					
Permanent	14733	14733	100%	14034	18349	100%
Other than permanent	17	17	100%	-	-	-
Total Employees	14750	14750	100%	14034	18349	100%
Workers	NA					
Permanent						
Other than permanent						
Total Workers						

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

Category	FY 2022-23					FY 2021-22				
	Total (A)	Equal to Minimum Wage		More than minimum Wage		Total (D)	Equal to Minimum Wage		More than minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
Employees										
Permanent	14733	4226	29%	10507	71%	14010	3821	27%	10189	73%
Male	10719	2982	28%	7737	72%	10174	2651	26%	7523	74%
Female	4014	1244	31%	2770	69%	3836	1170	31%	2666	69%
Other than permanent	-	-		-		-	-		-	
Male	14	0	0%	14	100%	22	3	14%	19	86%
Female	3	2	67%	1	33%	2	2	100%	0	0%
Workers										
Permanent	NA	NA		NA		NA	NA		NA	
Male	NA	NA		NA		NA	NA		NA	
Female	NA	NA		NA		NA	NA		NA	
Other than permanent	NA	NA		NA		NA	NA		NA	
Male	NA	NA		NA		NA	NA		NA	
Female	NA	NA		NA		NA	NA		NA	

- 3 Details of remuneration/salary/wages, in the following format:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	4	100000 Per Meeting	2	100000 Per Meeting
Key Managerial Personnel (inclusive of)	14	9600000	1	1920000
Employees other than BoD and KMP	10717	360000	4016	325512
Workers	NA	NA	NA	NA

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

Yes. The Company has a designated Grievance Redressal Officer at the Human resource Department to address grievances of employees including human rights issues

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

The Company has a designated Grievance Redressal Officer at the Human resource Department to address grievances of employees including human rights issues. In addition to the above, the Company complies with the requirements under The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

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

	FY 2022-23			FY 2021-22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	2	1	Complaint received in the month of February and ICC enquiry is under process	4	1	Complaint was received in the month of March- 2022 and ICC enquiry was completed in the month of June 2022
Discrimination at workplace	0	0	NA	0	0	NA
Child Labour	NA	NA	No children are employed	NA	NA	No children are employed
Forced Labour/ Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other Human rights related issues	0	0	NA	0	0	NA

- 7 Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases

Our company has a policy of zero tolerance towards any type of harassment / discrimination , especially any harassment towards female employees.

- In order to protect and prevent harassment against our female employees company has constituted Internal Complaints Committee (ICC) is constituted for all our offices- Pan India, as per the Prevention of Sexual Harassment in Workplace Act, 2013 (POSH) .Whenever we receive a complaint of sexual harassment the matter will be referred to the concerned ICC and inquiry will be done . The entire process will be done keeping utmost confidentiality and the will not reveal any details that may disclose the identity of the complainant. After the completion of enquiry suitable action as per the recommendation of ICC will be taken.
- Complaint of other harassment also will be treated strictly . Company has an Equal Employment Opportunity Policy , which guarantees equal opportunity to all employees without discrimination of caste , creed , colour race or sex, disabilities or other parameter. Any complaint received will be inquired by appropriate authority and strict action will be taken as per the findings of inquiry.
- Company has constituted a Central Disciplinary Committee (CDC) and complaints of serious nature will be referred to CDC for taking appropriate action.

- 8 Do human rights requirements form part of your business agreements and contracts? (Yes/No) No

- 9 Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%
Forced/involuntary labour	100%
Sexual harassment	100%
Discrimination at workplace	100%
Wages	100%
Others – please specify	-

10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

On the basis of the assessments corrective action in the form of transfers or termination is initiated.

Leadership Indicators

1	Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.	The company strives to support and promote human rights to ensure that ethical business practices are followed. The company ensures responsible and responsive communication towards all its stakeholders through their code of conduct, whistle-blower, anti-fraud, insider trading, sexual harassment and anti-money laundering policies.
2	Details of the scope and coverage of any Human rights due-diligence conducted.	As per internal HR practices and procedures
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
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	We encourage our value chain partners at the time of engagement to ensure the principles in their respective fields of work.
	Discrimination at workplace	
	Child Labour	
	Forced Labour/ Involuntary Labour	
	Wages	
	Others – please specify	
5	Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.	Nil

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

Essential Indicators

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

Parameter	FY 2022-23 (in Gigajoules)	FY 2021-22 (in Gigajoules)
Total electricity consumption (A)	44,668.21	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumption (A+B+C)	44,668.21	-
Energy intensity per rupee (Cr.) of turnover (Total energy consumption/ turnover in rupees)	3.45	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency- No

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

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

Parameter	FY 2022-23	FY 2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	Nil
(ii) Groundwater		
(iii) Third party water (tanker)		
(iv) Seawater / desalinated water		
(v) Water from municipal corporation		
(vi) Others		
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	1,094.64	
Total volume of water consumption (in kilolitres)	1,094.65	
Water intensity per rupee of turnover (Water consumed / turnover)	-	
Water intensity (optional) – the relevant metric may be selected by the entity	-	

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency- No

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

No

- 5 Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2022-23	FY 2021-22
NOx	Not applicable since the company is into the insurance business.		
Sox			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

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

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

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Tonnes of CO ₂	15,318.31	-
Total Scope 1 and Scope 2 emissions per rupee (Cr.) of turnover		1.18	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.			No

- 7 Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details. No

- 8 Provide details related to waste management by the entity, in the following format:

Parameter	FY 2022-23	FY 2021-22
Total Waste generated (in metric tonnes)		
Plastic waste (A)		
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil) . Please specify, if any. (G)	The company currently does not generate a significant amount of e-waste. However, moving forward, the company intends to handle any waste generated in an environmentally friendly manner as per the IT scraping policy	
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	Not Applicable to the company	
(ii) Landfilling		
(iii) Other disposal operations		
Total		
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency		No

- 9 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 . NA

- 10 If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

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

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

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

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

Sl.No	Specify the law / regulation / guidelines which was not complied with	Provide details of the noncompliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
1	The Company is in compliance with the environmental laws wherever applicable.			
2				

Leadership Indicators

- 1 Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

Parameter	FY 2022-23 (in Gigajoules)	FY 2021-22 (in Gigajoules)
From renewable sources		
Total electricity consumption (A)		
Total fuel consumption (B)		
Energy consumption through other sources (C)		NIL
Total energy consumed from renewable sources (A+B+C)		
From Non-renewable sources		
Total electricity consumption (D)	44,668.21	-
Total fuel consumption (E)	-	-
Energy consumption through other sources (F)	-	-
Total energy consumed from non renewable sources (D+E+F)	44,668.21	-

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

- 2 Provide the following details related to water discharged:

Parameter	FY 2022-23	FY 2021-22
(i) To Surface Water	Since the company is not involved in manufacturing operations, its water usage is limited to the purpose of human consumption only. The details related to water usage have not been tracked by the company.	
No treatment		
With treatment – please specify level of treatment		
(ii) To Groundwater		
No treatment		
With treatment – please specify level of treatment		
(iii) To Seawater		
No treatment		
With treatment – please specify level of treatment		
(iv) Sent to third-parties		
No treatment		
With treatment – please specify level of treatment		
(v) Others		
No treatment		
With treatment – please specify level of treatment		
Total Water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- **No**

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

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

(i) Name of the area	NA
(ii) Nature of operations	NA

(iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2022-23	FY 2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres)	1094.65	-
Total volume of water consumption (in kilolitres)	1094.65	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(ii) Into Groundwater	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iii) Into Seawater	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(v) Others	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-

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

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

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	293.84	NIL
Total Scope 3 emissions per rupee of turnover		0.02	NIL
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

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

5 With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities. Not applicable.

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

Sl. NO	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Considering the nature of business of the Company, this is not applicable.		
2			

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

The company has a BCMS certification in place. Star Health and Allied Insurance Co Ltd as a part of its Risk Management initiative have established and implemented a robust and holistic Business Continuity Management (BCM) framework complying with the requirements of the ISO22301:2019 standard, enabling it to proactively identify any disruptive events which may affect the activities that support the provision of its products and services and thereby put in place arrangements to mitigate the impact of such events.

The Business Continuity policy aims at providing a framework for setting business continuity objectives which includes a commitment to satisfy applicable requirements and continual improvement of the management system.

- 8 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

NIL

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

NA

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. (As below)
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.

Sl.No	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State / National)
1	Confederation of Indian Industry	National
2	Federation of Indian Chamber of Commerce and Industry	National
3	General Insurance Council	National

Note: The Company does not engage in lobbying and policy advocacy. The Company had made no monetary contribution to lobbies, political parties or organizations, or other entities.

- 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		

Leadership Indicators

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

	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
1	The Managing Directors of the Company are part of the General Insurance Council where common interest are ensured. Company officials are also part of certain committees of the Insurance Regulatory and Development Authority of India (IRDAI). Members of the senior management of Star Health and Allied Insurance Company Limited are associated with various committees constituted by the regulator and industry bodies from time to time, including for the purpose of legislating regulations related to Corporate governance. The Chairman & CEO of the Company has been member of the Insurance Advisory Council since inception which is involved in the formalization of policies and development of insurance.				

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 (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
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Not applicable

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

Sl.No	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R Amounts paid to PAFs in the FY (In INR)
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Not applicable

- 3 Describe the mechanisms to receive and redress grievances of the community. Not applicable

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

Parameter	FY 2022-23	FY 2021-22
Directly sourced from MSMEs/ small producers	Not applicable	
Sourced directly from within the district and neighbouring districts		

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
The Company has not undertaken any social impact assessments. However, the same would be undertaken whenever required.	

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

Sl.No	State	Aspirational District	Amount spent (In INR)
1	CSR Projects not undertaken in aspirational districts		
2			
3	(a)	Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)	No
	(b)	From which marginalized /vulnerable groups do you procure?	No
	(c)	What percentage of total procurement (by value) does it constitute?	NO

- 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:

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

- 6 Details of beneficiaries of CSR Projects:

Sl.No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Star Arogya Digi Seva	36000+	Over 70%

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

<p>1 Describe the mechanisms in place to receive and respond to consumer complaints and feedback.</p>	<p>As provided for under the Protection of Policyholders Interests Regulations- 2017, a complainant who wishes to make a complaint against Star Health , or its Intermediary/ distribution channel involved in Insurance sales and services approaches the Grievance Redressal Officer.</p> <p>All such grievances are registered with a reference number and acknowledged. All the complaints are resolved within two weeks from the date of registration of the grievances. For effective and speedy disposal of the grievance, complainants have the option of choosing any of the 3 levels of the Grievance Redressal mechanism to register their grievance.</p> <p>We have a designated Grievance Redressal Officer (GRO) at the corporate office . Every other office of ours also has a designated Grievance Officer who is the head of that office. The details of the GRO/designated Grievance Officer along with the contact details in full have been published in the website .The name and contact details of designated Grievance Officer of respective offices and the other Grievance Officers in hierarchy up to GRO at corporate office are also displayed in the Notice Board of respective offices.</p> <p>Every office of ours also displays in a prominent place, the name, address and other contact details of the insurance Ombudsman within whose jurisdiction the office falls.</p> <p>As part of the Grievance Redressal System/Procedure we have IT systems and procedure for receiving, registering and disposing of grievances in each of our offices. We also have in place a system to receive and deal with all kinds of calls including voice/e-mail, relating to grievances, from prospects and policyholders.</p> <p>Where the grievance is not resolved in favour of the policyholder or partially resolved in favour of the policyholder, we inform the complainant of the option to take up the matter before Insurance ombudsman giving details of the name and address of the Ombudsman in that jurisdiction.</p>
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<p>2 Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:</p> <p>Environmental and social parameters relevant to the product</p> <p>Safe and responsible usage</p> <p>Recycling and/or safe disposal</p>	<p>As a percentage to total turnover</p> <p>NA</p>
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3 Number of consumer complaints in respect of the following:

	FY 2022-23		Remarks	FY 2021-22		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	NIL	NIL	NA	NIL	NIL	NA
Advertising	NIL	NIL	NA	NIL	NIL	NA
Cyber-security	NIL	NIL	NA	NIL	NIL	NA
Delivery of Products	NIL	NIL	NA	NIL	NIL	NA
Quality of Products	NIL	NIL	NA	NIL	NIL	NA
Restrictive Trade Practices	NIL	NIL	NA	NIL	NIL	NA
Unfair Trade Practices	NIL	NIL	NA	NIL	NIL	NA
Other	NIL	NIL	NA	NIL	NIL	NA

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

	Number	Reasons for recall
Voluntary recalls		
Forced recalls		NA

- 5 Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy. Yes <https://www.starhealth.in/privacy-policy/>
- 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 NA

Leadership Indicators

1 Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available).	https://www.starhealth.in
2 Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.	The company adheres to all disclosure requirements concerning its services. To prioritize customer safety, the company proactively communicates through its website and newsletters to educate and guide customers on protecting themselves against financial frauds.
3 Mechanisms in place to inform consumers of any risk of disruption/ discontinuation of essential services	The company has established a communication mechanism to proactively inform customers about branch relocations or closures. In the event of natural calamities, customers receive communications offering assistance with claim processing and promoting various touch points for faster and convenient claims processing in multiple languages. During the pandemic, the company regularly communicated with customers to encourage digital service options. Extensive communications were also sent to raise awareness about COVID-19 precautions in multiple languages.
4 Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)	Yes, displayed as per applicable laws. The Company carries out surveys with regard to consumer satisfaction relating to the major services.
5 Provide the following information relating to data breaches:	
a. Number of instances of data breaches along-with impact	2
b. Percentage of data breaches involving personally identifiable information of customers	NIL