

**Date: August 28, 2025**

**Place: Chennai**

**Ref: SHAI/B & S/SE/ 80/2025-26**

To,  
The Manager  
Listing Department  
BSE Limited  
Phiroze Jeejeebhoy Tower  
Dalal Street  
Mumbai – 400001  
Maharashtra, India  
Scrip Code: **543412**

To,  
The Manager  
Listing Department  
National Stock Exchange of India Limited  
Exchange Plaza, 5th Floor, Plot C/1,  
G Block, Bandra-Kurla Complex  
Mumbai – 400051.  
Maharashtra, India  
Symbol: **STARHEALTH**

Dear Sir/ Madam,

**Sub: Business Responsibility and Sustainability Reporting Report (BRSR) -FY 2024-25**

Pursuant to Regulation 34(2) (f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the BRSR for FY 2024-25.

The BRSR for FY 2024-25 is also being made available on the website of the Company at [www.starhealth.in](http://www.starhealth.in)

Kindly take the same on record.

**For Star Health and Allied Insurance Company Limited**

**Jayashree Sethuraman**  
**Company Secretary & Compliance Officer**

# Business Responsibility & Sustainability Report

## SECTION A: GENERAL DISCLOSURES

### Details of the Listed Entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L66010TN2005PLC056649
2.	Name of the Entity	Star Health and Allied Insurance Company Limited
3.	Year of Incorporation	2005
4.	Registered office address	No.1, New Tank Street, Valluvarkottam High Road, Nungambakkam Chennai TN 600034 India
5.	Corporate address	Acropolis", No. 148, Dr Radha Krishnan Salai, Chennai, Tamil Nadu 600004, India
6.	E-mail	investors@starhealth.in
7.	Telephone	044- 4788 6666
8.	Website	www.starhealth.in
9.	Financial year for which reporting is being done	FY 2024 – 25
10.	Name of the Stock Exchange(s) where shares are listed	Equity shares are listed on Bombay Stock Exchange (BSE) Limited and National Stock Exchange (NSE) of India Limited
11.	Paid-up Capital	₹ 587.79 crores
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Sriram Raganandhanan Chief Human Resources Officer Email id - rsriram@starhealth.in
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).	Disclosures made in this report are on a standalone basis
14.	Name of assurance provider	The Company has not carried out the assurance of the Business Responsibility and Sustainability Report (BRSR) for FY 2024-25
15.	Type of assurance obtained	Assurance has not been carried out.

## II PRODUCTS/SERVICES

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the Entity (FY 2024-25)
1	Health insurance services	The Company is engaged in Non-life Insurance Services.	100%

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

S. No.	Product/Service	NIC Code	% Of Total Turnover Contributed
1	The Company provides insurance services in Health, Personal Accident and Overseas Travel	6512	100%

## III OPERATIONS

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

Location	Number of operational locations	Number of offices	Total
National	-	914	914
International	-	0	0

#### 4. Markets served by the entity:

##### a. Number of locations

Locations	Number
National (No. of States)	30*
International (No. of Countries)	0

Note: \*the number is inclusive of branch locations in Union Territories (UT)

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

0.39%

##### c. A brief on types of customers

Star Health and Allied Insurance Company Limited is first standalone health insurance company in India. The Company has a diverse customer portfolio in the sector of health, personal accident and overseas travel insurance for retail, corporate and SME customers.

#### IV EMPLOYEES

##### 5. Details as at the end of Financial Year:

##### a. Employees and workers (including differently abled\*):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>Employees</b>						
1.	Permanent (D)	15798	11290	71%	4508	29%
2.	Other than Permanent (E)	18	18	100%	0	0%
3.	Total employees (D + E)	15816	11308	71%	4508	29%
<b>Workers*</b>						
4.	Permanent (F)	Not Applicable, since the Company does not have 'worker' as defined in the guidance <sup>1</sup> , issued by Securities and Exchange Board of India				
5.	Other than Permanent (G)					
6.	Total employees (F + G)					

Note: \*Company aims to enhance inclusivity for women and persons with disabilities, including through the Special Care Gold Policy – India's first Braille policy tailored for PWDs.

##### b. Differently abled Employees:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>Employees</b>						
1.	Permanent (D)	5	5	100%	0	0
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total employees (D + E)	5	5	100%	0	0

##### c. Differently abled Workers\*:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>Workers</b>						
1.	Permanent (D)	N. A				
2.	Other than Permanent (E)					
3.	Total employees (D + E)					

Note: \* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

<sup>1</sup> [https://www.sebi.gov.in/sebi\\_data/commndocs/jul-2023/Annexure\\_II-Updated-BRSR\\_p.PDF](https://www.sebi.gov.in/sebi_data/commndocs/jul-2023/Annexure_II-Updated-BRSR_p.PDF)

## 6. Participation/Inclusion/Representation of women

Category	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	2	22%
Key Management Personnel (KMP)*	5	2	40%

Note: \*Key Management Personnel includes the Managing Director & Chief Executive Officer, the Chief Financial Officer & the Company Secretary

## 7. Turnover rate for permanent employees and workers

Category	FY 2024-25			FY 2023-24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	38.43%	38.60%	38.48%	32.50%	30.48%	32%	34.96%	32.18%	34.21%
Permanent Workers*	N. A								

Note: \*Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

## V HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES

### 8. (a) Names of holding / subsidiary / associate companies / joint ventures

The Company has no holding, subsidiary and associate companies within its business as on 31 March, 2025.

## VII CSR DETAILS

### 9. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) – Yes

Sr No.	Particulars	Details
1	Turnover (in ₹)	₹ 16,781.36 Cr
2	Net worth (in ₹)	₹ 7,022.02 Cr

## TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in place (Yes/No)	FY 2024-25			FY 2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	0	NIL	NIL	0	NIL	NIL
Investors (other than shareholders)	Yes*	0	NIL	NIL	0	NIL	NIL
Shareholders	Yes*	3	0	NIL	2	0	NIL
Employees and workers	Yes	0	0	NIL	0	0	NIL
Customers	Yes***	20310	390	NIL	16582	313	NIL
Value Chain Partners	Yes***	-	-	-	-	-	-
Others (please specify)	N. A	0	0	N. A	0	0	N. A

Note:

(\*) - Details of Investors (including Bond Holders/Shareholders are covered)

(\*\*) - Web link of the Grievance Redressal Policy: <https://www.starhealth.in/investors/contact-us/>

(\*\*\*) - Web link of the Grievance Redressal Policy: <https://www.starhealth.in/grievance-redressal/>

## 11. 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:

Sr. No.	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/ negative implications)
1	Data Privacy, Information & Cyber Security	Risk	<p>The risk associated with data privacy, information, and cyber security is paramount for Star Health.</p> <ul style="list-style-type: none"> <li>Highly Sensitive Data: The Company is aware of the traffic of personal and health sensitive information, making it a prime target for theft, fraud or extortion.</li> <li>Increasing Digitalization: Growing reliance on digital platforms for operations expands the vulnerabilities for data breaches.</li> <li>Escalating Cyber Threats: Possibilities of increasing cyber-attacks such as ransomware, phishing, will lead to financial losses, operational disruption and reputational damage.</li> <li>Stringent Regulations: India's Digital Personal Data Protection Act (DPDPA) and IRDAI regulations impose strict obligations and significant penalties for data breaches and non-compliance, making privacy and security failures a major financial and legal risk.</li> </ul>	<p>Star Health has adopted the following measures to mitigate risks;</p> <ul style="list-style-type: none"> <li>Robust Security Measures: Implementing advanced security technologies, conducting regular security assessments and performing penetration testing to proactively identify and mitigate vulnerabilities.</li> <li>Employee awareness &amp; training: Investing in comprehensive training programs for capacity building</li> <li>Strong Data Governance &amp; Compliance: Maintaining stringent data governance policies and practices to ensure full adherence to the DPDPA and other applicable regulations.</li> <li>Continuous monitoring &amp; threat detection: Star Health will be implementing real time monitoring systems and leveraging advanced analytics to detect and response to threats.</li> <li>Incident Response &amp; Recovery Plan: Developing and regularly testing a comprehensive incident response plan to ensure swift and coordinated response to data breach.</li> </ul>	Negative
2	Innovation & Technology Adoption	Opportunity & Risk	<p>The Company understands the inherent risks associated with adopting new technologies or business models.</p> <ul style="list-style-type: none"> <li>AI Bias &amp; Fairness: Risks of AI algorithms (such as in underwriting, claims assessment) inadvertently discriminating against certain policyholder demographics based on biased training data, leading to ethical and regulatory issues.</li> <li>Data Quality for Analytics: Poor data quality from new sources (such as wearable data, telemedicine platforms) can lead to flawed insights and incorrect policy decisions or premium calculations.</li> <li>Regulatory uncertainty for New Models: Lack of clear guidelines from IRDAI or other bodies regarding emerging technologies like AI in underwriting or new digital health service.</li> </ul>	<p>The following are the key measures:</p> <ul style="list-style-type: none"> <li>Data Governance for new data sources: Establishing clear policies for the collection, storage, processing and use of data from new technologies (such as wearable and telehealth data) to maintain privacy and quality</li> <li>Regulatory sandboxes &amp; engagements: participating in regulatory sandboxes or engaging proactively with IRDAI to seek clarity and influence policy development for emerging health tech</li> <li>Internal Capacity building: The company also invests in employee training and awareness programs to ensure that relevant staffs are equipped to understand the efficient use of new technology and aware of inherent potential risk.</li> </ul>	Negative and Positive

Sr. No.	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/ negative implications)
3	Ethics and Compliance	Opportunity & Risk	<ul style="list-style-type: none"> <li>Negative events such as regulatory non-conformance, ethical lapses and customer dissatisfaction can severely damage reputation &amp; trust and can be identified as a material risk requiring vigilant management.</li> </ul>	<p>To mitigate this risk;</p> <ul style="list-style-type: none"> <li>Implement a comprehensive Brand Reputation &amp; Trust Management Policy.</li> <li>Conduct continuous customer feedback and market monitoring.</li> <li>Ensure stringent regulatory (IRDAI) and ethical conduct.</li> <li>Enhance product offerings with a focus on inclusive and affordable solutions.</li> <li>Execute proactive public relations and transparent communications, especially during crises.</li> <li>Invest in technology and innovation to streamline compliance and improve customer experience.</li> <li>Invest in technology and innovation to streamline compliance and improve customer experience.</li> <li>Cultivate an employee culture prioritizing customer centricity, ethics and compliance through training.</li> </ul>	Negative and Positive
4	Employee Health Safety & development	Risk	<p>This is an enterprise risk directly correlating with key business objectives:</p> <ul style="list-style-type: none"> <li>Productivity &amp; efficiency (reduced absenteeism, higher engagement)</li> <li>Talent attraction and retention (enhanced employer attractiveness)</li> <li>Service quality &amp; customer satisfaction (empathetic, efficient service.)</li> <li>Innovation &amp; adaptability (resilient workforce)</li> <li>Compliance &amp; governance (labour laws, occupational safety)</li> <li>Mitigation of operational risks (reduced errors, lower attrition)</li> </ul>	<ul style="list-style-type: none"> <li>Provide robust health insurance (Mediclaam, other covers)</li> <li>Enhance healthcare access via Star Wellness App (teleconsultations, digital records)</li> <li>Offer mental health support (confidential counselling, stress management, awareness)</li> <li>Promote work life integration (flexible arrangements, paid time off)</li> <li>Ensure ergonomic work environment (office &amp; remote)</li> <li>Implement physical activity and wellness programs (challenges, gym tie ups)</li> <li>Offer financial wellness initiatives (workshops, assistance programs)</li> <li>Train leaders to support team well-being</li> <li>Facilitate regular health check-ups and awareness camps</li> <li>Utilize feedback mechanisms (surveys, anonymous channels) for continuous improvement.</li> </ul>	Positive and Negative

Sr. No.	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/ negative implications)
5	Human Rights	Risk	<ul style="list-style-type: none"> <li>Non compliances pose significant legal, reputational and operational risks including potential regulatory penalties</li> </ul>	<ul style="list-style-type: none"> <li>The Company prioritizes human rights protection through well-defined policies and practices, embedded with Star Health's Code of Conduct (employees) and Human Rights Policy.</li> <li>Ensure compliance via comprehensive training programs for all employees, specifically covering human rights, non-discrimination and ethical conduct</li> <li>The Company has established a robust grievance mechanism for redressal of issues specific to human rights violations and practices to under process to conduct human rights diligence across supply chain to ensure vendors and partners also adheres to human rights principles, reflecting Star Health's commitment to responsible business practices.</li> </ul>	Negative
6	Diversity, Equity and Inclusion	Opportunity	<ul style="list-style-type: none"> <li>Star Health recognizes that diversity encompasses representation, valuing the unique contribution presence and perspectives of individuals from various backgrounds (e.g, gender, age, ethnicity, disability, socio-economic background, regional representation across India).</li> <li>Inclusion ensures all employees feel valued, respected and empowered to contribute fully.</li> <li>Equity focuses on fair treatment and access to opportunities, addressing systematic barriers.</li> <li>A diverse workforce reflects Star Health's broad customer base across India, enhancing market understanding and customer responsiveness.</li> </ul>	Positive	
7	Corporate Governance	Risk	<ul style="list-style-type: none"> <li>As a public facing insurance company, corporate governance risks such as compliance breaches, stakeholder distrust and reputational damage are material to Star Health</li> <li>Poor and unmanaged governance issues will result in fraud and ineffective strategy jeopardizing long term viability and policyholder trust</li> </ul>	<ul style="list-style-type: none"> <li>Defined governance structure: The Company has a well-defined governance structure, with oversight from the Board and committees such as the Audit and Risk Management Committees.</li> <li>Comprehensive policy framework: Policies including the Code of Conduct, Whistleblower Policy, and regular compliance reviews ensure adherence to ethical and legal standards.</li> <li>Transparency &amp; Disclosure: uphold high transparency standards by providing timely and accurate disclosures to all stakeholders as per regulatory requirements.</li> </ul>	Negative

Sr. No.	Material issues identified	Indicate Risk/ Opportunity	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implication of the risk or opportunity (Indicate positive/ negative implications)
8	Risk Management and Business Continuity (incl. climate risk)	Risk & Opportunity	<ul style="list-style-type: none"> <li>In a sector exposed to market, operational, and regulatory changes, lack of risk preparedness can lead to business disruption.</li> <li>Events like natural disasters, climate risks, pandemics, or IT outages can severely impact claims servicing and business operations.</li> <li>Adapting underwriting and product design to climate risks can also position the Company as a sustainability leader</li> </ul>	<ul style="list-style-type: none"> <li>The Company has implemented an Enterprise Risk Management (ERM) framework and a Business Continuity Plan (BCP) to identify, assess, and manage risks.</li> <li>Regular stress testing, scenario planning, and IT disaster recovery drills are conducted to enhance resilience.</li> <li>The Company assesses climate-related physical and transition risks and will work to integrate ESG considerations into risk modelling and product design.</li> <li>It also aims to reduce its carbon footprint by adopting green operational practices</li> </ul>	Positive and Negative
9	Customer Satisfaction and Engagement	Opportunity	<ul style="list-style-type: none"> <li>Enhancing customer experience and trust is key in a competitive insurance market, especially with increasing digital adoption.</li> <li>Satisfied customers contribute to retention, cross-selling, and brand value.</li> </ul>	Positive	

## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Star Health has put in place structures, policies and processes conforming to below mentioned National Guidelines on Responsible Business Conduct (NGRBC) Principles:

S. No.	Principle Description	Reference for Star Health's Policies /Procedure/Standard
1	Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.	<ul style="list-style-type: none"> <li>Whistle Blower Policy</li> <li>Privacy Policy</li> <li>Ethical sales &amp; customer commitments</li> <li>Political non-alignment</li> <li>Insider Training</li> <li>Anti-Money laundering Policy</li> <li>Information &amp; Cyber Security</li> <li>Intellectual Property Rights</li> <li>ESG Policy</li> <li>Code of Conduct &amp; Ethics</li> <li>Anti-Corruption Policy</li> <li>Risk Control</li> </ul>
2	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle	<ul style="list-style-type: none"> <li>ESG Policy</li> </ul>
3	Businesses should promote the well-being of all employees.	<ul style="list-style-type: none"> <li>Mental Health &amp; Well-being Policy</li> <li>Anti-Harassment Policy</li> <li>Employees Grievance Redressal Policy</li> <li>Occupational Health and Safety (OHS) Standard Manual</li> </ul>
4	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.	<ul style="list-style-type: none"> <li>Equal Opportunity Employer Policy</li> <li>Promoting Diversity &amp; Emerging Opportunity Policy</li> <li>Corporate Social Responsibility Policy</li> </ul>
5	Businesses should respect and promote human rights.	<ul style="list-style-type: none"> <li>Company has conducted Business &amp; Human Rights assessment for their own operations FY 2023-24</li> <li>Top-up Human Rights Diligence will be conducted for FY 2024-25</li> </ul>
6	Businesses should respect, protect, and make efforts to restore the environment.	<ul style="list-style-type: none"> <li>Procurement Policy</li> <li>ESG Policy &amp; Handbook (ESMS Manual)</li> </ul>
7	Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner	<ul style="list-style-type: none"> <li>Political non-alignment Procedure</li> </ul>
8	Businesses should support inclusive growth and equitable development	<ul style="list-style-type: none"> <li>Corporate Social Responsibility Policy</li> <li>Promoting Diversity &amp; Emerging Opportunity Policy</li> </ul>
9	Businesses should engage with and provide value to their customers and consumers in a responsible manner	<ul style="list-style-type: none"> <li>Ethical sales &amp; customer commitments</li> <li>Customer Grievance Policy</li> </ul>

Disclosure Questions		P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
<b>Policy and management processes</b>										
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
	b.	Has the policy been approved by the Board? (Yes/No)	Yes							
	c.	Web Link of the Policies, if available	<p>Pertinent policies that are developed and implemented by the Company as per the NGRBC requirement are uploaded on the website of the company.</p> <p>More details about the policy can be accessed through the link -<a href="https://www.starhealth.in/investors/policies/">https://www.starhealth.in/investors/policies/</a> and <a href="https://www.starhealth.in/investors/compliance-in-other-areas/">https://www.starhealth.in/investors/compliance-in-other-areas/</a></p> <p>Some of the policies of the Company are accessible only to employees and other internal stakeholders.</p>							
2.		Whether the entity has translated the policy into procedures. (Yes / No)	Yes							
3.		Do the enlisted policies extend to your value chain partners? (Yes/No)	<p>Yes, our value chain partners are contractually obligated to comply with requirements pertaining to a safe and healthy environment, prohibition of child labour and forced labour, nondiscrimination, employment conditions, provision of wages and working hours.</p> <p>Additionally, we have The Code of Conduct for Supplier/Vendors that reflects the group's commitment to sustainable sourcing, outlining key principles for ethical and sustainable business practices in the supply chain.</p> <p>The company also has taken measures to screen Suppliers &amp; Vendors from an ESG perspective. We maintain zero tolerance towards bribery and corruption and also encourage its suppliers to set measurable environmental and social targets, actively prevent and mitigate risks, and adopt sustainable and environmentally friendly practices.</p> <p>More details can be accessed through following link <a href="https://d28c6jni2fmamz.cloudfront.net/Code_of_Conduct_for_Suppliers_Vendors_d0d90281c8.pdf">https://d28c6jni2fmamz.cloudfront.net/Code_of_Conduct_for_Suppliers_Vendors_d0d90281c8.pdf</a></p>							
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) mapped to each principle.	<p>Star Health adopts and complies with the principles of the National Guidelines for Responsible Business Conduct (NGRBC's) and another international standard as applicable and relevant. Some of the third-party certifications are mentioned herein:</p> <ul style="list-style-type: none"> <li>• ISO:27001; 2022 for Information Security Management System (ISMS)</li> <li>• ISO:2230; 2019 for Business Continuity Management System (BCMS)</li> <li>• ISO: 9001; 2015 for Quality Management Systems (QMS)</li> </ul>							
5.		Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>Star Health has laid a strong foundation for its sustainability strategy, demonstrating its commitment to Environmental, Social, and Governance (ESG) principles. The company has defined a clear ESG Vision with defined goals and timelines to guide its transition toward responsible business practices.</p> <p>A comprehensive ESG Management system outlines the overarching framework of governance, identification of relevant E&amp;S risks &amp; their management by supporting procedures. Additionally, the Company has identified ESG KPIs and sets out the track to monitor and report on the actions undertaken via various working groups across the department with specific goals and action plans across functions such as Administration, CSR, Risk, Customer Relations, Safety, Legal, Claims, and Underwriting. These initiatives are then tracked through internal ESG target review quarterly to ensure accountability.</p> <p><u>Completed ESG Activities in FY 2025</u></p> <ul style="list-style-type: none"> <li>• Business &amp; Human Rights Assessment</li> <li>• ESG workshops for employees, management committee, and board members</li> <li>• Supply Chain Vendor E&amp;S Screening</li> <li>• Development of ESMS Manual (including E&amp;S Risk Management and Climate Governance)</li> <li>• Climate Disclosure Gap Assessment against TCFD Framework</li> </ul>							

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	<p><u>Ongoing ESG Activities pertaining to FY 2025</u></p> <ul style="list-style-type: none"> <li>Climate Risk Assessment (CRA Report) across its two operational assets</li> <li>Human Rights Due Diligence across its own operations and supply chain</li> <li>Reporting on Global Reporting Initiative (GRI) Standards and publication of the Sustainability Report</li> </ul>								
6. Performance of the entity against specific commitments, goals, and targets along with reasons in case the same are not met.	<p>The Company continues to strengthen its ESG (Environmental, Social, and Governance) performance across its operations, with a focus on setting and achieving long-term sustainability goals. Building on progress from the previous year, the following commitments and targets have been undertaken and advanced:</p> <ul style="list-style-type: none"> <li>A baseline Business &amp; Human Rights (BHR) Assessment, aligned with the UN Guiding Principles (UNGPs), has been conducted and a top-up assessment is scheduled for FY 2024–25 to ensure continued alignment and risk responsiveness.</li> <li>The materiality assessment has been concluded; however, the double materiality assessment is yet to be undertaken and is planned for the upcoming reporting cycle.</li> <li>The Company remains on track to publish its Sustainability Report in alignment with GRI Standards by October 2025, in continuation of last year’s commitment to enhanced transparency.</li> <li>An Environmental and Social Management System (ESMS) has been developed to establish ESG and Climate framework in accordance with the IRDAI Corporate Governance Regulations, 2024.</li> </ul>								

**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, sustainability has progressed from vision to action. Over the past year, the Company has moved decisively from planning to execution—embedding Environmental, Social, and Governance (ESG) principles across key operations and decision-making processes.

Key milestones reflect this momentum:

- Completion of the Company’s first Sustainability Disclosures (GRI Reporting, establishing a foundation for strategic ESG priorities.
- Initiation of a Business & Human Rights (BHR) Assessment, aligned with global best practices and the UN Guiding Principles.
- Development of a comprehensive Environmental and Social Management System (ESMS) to institutionalize ESG & Climate risk framework across the organization. This has aligned the organization in compliance to the IRDAI Corporate Governance Regulations, 2024
- Commencement of a climate risk assessment and disclosure gap analysis to align with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

The Company institutionalizes sustainability-led thinking and culture across all functions. ESG workshops for employees, management, and Board members have been conducted to build awareness and foster accountability at every level. Supplier screening mechanisms are being enhanced, and climate-related considerations are now actively integrated into enterprise risk discussions.

This year marks a transition: from intent to institutionalization. Ethical governance, transparency, and stakeholder trust remain central to this journey. Star Health is not only responding to evolving ESG expectations, it is shaping its business to be future-ready, resilient, and inclusive. As the Company deepens its ESG integration, the goal remains clear: to build a healthcare brand that stands for reliability, responsibility, and long-term impact.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy/policies	<p>Name: - Mr. Anand Shankar Roy</p> <p>Designation: - MD &amp; CEO</p> <p>DIN: - 08602245</p>
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.	<p>Yes, the ESG Committee and the Board of Directors oversee the Company’s sustainability agenda, including environmental, social, and governance-related matters.</p>

**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									Frequency (Annually/Half yearly/ Quarterly/ Any other– please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The Company follows a well-established policy review process. All company policies undergo periodic assessments, or are reviewed on an as-needed basis, by relevant personnel. This includes department heads, business heads, senior management, and / or designated committees depending on the specific policy									To guarantee policy effectiveness, the Company actively reviews all policies on an annual basis or as need basis, involving department heads, business heads, senior management, and dedicated committees. During these reviews, the team evaluates policy efficacy and implements necessary updates, ultimately presenting them to the Board of Directors for consideration								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Company complies with all regulations that apply to its operations									Quarterly or as need basis								

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>	<b>P8</b>	<b>P9</b>
	Star Health conducts regular internal assessments to identify areas for improvement and refine its processes. Additionally, it leverages external experts for deeper evaluation when needed.								

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1. The entity does not consider the Principles material to its business (Yes/No)									
2. The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
3. The entity does not have the financial or/human and technical resources available for the task (Yes/No)						N.A			
4. It is planned to be done in the next financial year (Yes/No)									
5. Any other reason (please specify)									

## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

#### Essential Indicators

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

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 (BoD)	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management	100%
Key Managerial Personnel (KMP)	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management	100%
Employees other than BoD and KMPs	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management	100%
Workers*	N.A		

Note: \* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

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

Monetary					
NGRBC Principle	Name of the regulatory/ Enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)	
Penalty/ Fine*	GST Authorities	7,43,386	Short payment of tax and Ineligible credit	No	
	PF/ESI	7,90,704	Late deposit for PF contribution	No	
Settlement Compounding fee	There have been no instances of compounding fee/settlement/imprisonment/punishment for FY 2024-25				

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	There have been no cases which led to any imprisonment or punishment for FY 2024-25.			

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

Case details	Name of the regulatory/ enforcement agencies/ judicial institution
NIL	NIL

#### 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, Star Health has a comprehensive Anti-Bribery and Anti-Corruption (ABAC) Policy in place, reflecting our unwavering commitment to conducting business with integrity, fairness, and professionalism. Our policy adopts a "Zero Tolerance" approach to bribery and corruption, ensuring compliance with all applicable laws and regulations that prohibit improper payments, gifts, or inducements of any kind.

The ABAC Policy provides clear guidance on recognizing, reporting, and dealing with bribery and corrupt practices. It outlines the responsibilities of all individuals associated with Star Health, including directors, senior managers, officers, employees, consultants, contractors, and third parties, to uphold the highest standards of ethical conduct.

The ABAC Policy is part of our induction process, ensuring that employees & associated entities receive relevant training on how to implement and adhere to the policy. Our commitment to transparency and accountability is further supported by other complementary policies, including the Whistleblower Policy, Anti-Fraud Policy, and Employee Code of Conduct and Ethics. These policies collectively reinforce our dedication to ethical business practices and the prevention of bribery and corruption.

The ABAC Policy can be accessed through the following link, titled as Anti Bribery Anti-Corruption Policy: <https://www.starhealth.in/investors/compliance-in-other-areas/>

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

Case details	FY 2024-25	FY 2023-24
Directors	0	0
KMPs	0	0
Employees	0	0
Workers*	N.A	

Note: \* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

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

None

**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.**

None

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

	FY 2024-25	FY 2023-24
Number of days of accounts payables	59	50

**9. Open-ness of business**

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

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NIL	NIL
	b. Number of trading houses where purchases are made from	NIL	NIL
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NIL	NIL
Concentration of Sales*	a. Sales to dealers / distributors as % of total sales	NIL	NIL
	b. Number of dealers / distributors to whom sales are made	NIL	NIL
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NIL	NIL
Share of Related Party Transactions in	a. Purchases (Purchases with related parties / Total Purchases)	0.00%	0.00%
	b. Sales (Sales to related parties / Total Sales)	0.00%	0.01%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	NIL	NIL
	d. Investments (Investments in related parties / Total Investments made)	NIL	NIL

Note: \*Dealers / Distributors model is not applicable for Insurance Companies; the Company does not involve in any sales to Dealers / Distributors

### Leadership Indicators

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

The company actively engages with its value chain partners through regular meetings and awareness sessions, highlighting a customer-centric focus. These interactions promote collaboration and address challenges to enhance customer experience, a strategy termed "Process Through Synergy."

In addition, hospital front desk meetings with insurance managers across India are conducted to share knowledge and insights. A dedicated team of hospital relationship managers and zonal office claims administrators is available at all zonal and regional levels to address any queries or grievances.

**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 interest. The Company's Code of Conduct prescribes that the Directors and Senior Management shall avoid any personal or financial dealings with the company, and they shall always avoid conflict of interest 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.

More details can be accessed through the link [https://d28c6jni2fmamz.cloudfront.net/code\\_of\\_conduct\\_09a08d8c20.pdf](https://d28c6jni2fmamz.cloudfront.net/code_of_conduct_09a08d8c20.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.**

	FY 2024-25*	FY 2023-24	Details of improvements in environmental and social impacts
R&D	Given the nature of Star Health's business, this question is not applicable / material to the Company. Hence,		
Capex	no specific allocation is being monitored under improvements in environmental and social impacts.		

Note: \*Company incurs Capital Expenditure (Capex) of 59.95 cr. only as a part of the digitalization journey for procurement of business digitally in fixed IT assets (22.95 cr.) and intangible assets i.e., software's (37 cr.)

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

Yes, we have a Procurement Policy, however the percentage of the material is not being tracked. Additionally, Star Health has developed The Code of Conduct for Supplier/Vendors that reflects the group's commitment to sustainable sourcing, outlining key principles for ethical and sustainable business practices in the supply chain.

The company also has taken measures to screen Suppliers & Vendors from an ESG perspective. We maintains zero tolerance towards bribery and corruption and encourages its suppliers to set measurable environmental and social targets, actively prevent and mitigate risks, and adopt sustainable and environmentally friendly practices.

More details are available on [https://d28c6jni2fmamz.cloudfront.net/Code\\_of\\_Conduct\\_for\\_Suppliers\\_Vendors\\_d0d90281c8.pdf](https://d28c6jni2fmamz.cloudfront.net/Code_of_Conduct_for_Suppliers_Vendors_d0d90281c8.pdf)

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

Refer above.

**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**

As Star Health primarily focuses on providing health insurance services, it is not involved in the manufacturing of any products. Hence, the procurement of physical raw material is minimal. Therefore, the company does not maintain records of hazardous waste generation. Its product and service offerings are designed to be delivered digitally, minimizing material usage and potential waste. The Company is committed to operating with sustainability principles in mind and continuously seeks to reduce its environmental footprint.

**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.**

Given the nature of Star Health's business, this question is not applicable / material 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)?**

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.**

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).**

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25	FY 2023-24
As Star Health focuses solely on financial services, it does not manufacture products and therefore does not track recycled / reused material consumption.		

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

Given the nature of Star Health’s business, this question is not applicable / material to the Company.

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)	% of employees covered by									
		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)
<b>Permanent Employees</b>											
Male	11290	11290	100% as sum insured	11290	100% as sum insured	N.A	N.A	11290	100%		N.A*
Female	4508	4508	100% as sum insured	4508	100% as sum insured	4255	94%	N.A	N.A		
Total	15798	15798	100%	15798	100%	4255	94%	11290	100%		
<b>Other than Permanent Employees</b>											
Male	18	18	100% as sum insured	18	100% as sum insured	N.A	N.A	18	100%	N.A	N.A
Female	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Total	18	18	100% as sum insured	18	100% as sum insured	N.A	N.A	18	100%	N.A	N.A

Note: \* To enable women employees to stay invested in their careers, the Company offers supportive policies that cater to their needs at various life stages. Some of these policies include maternity leave, miscarriage/medical termination of pregnancy leave and special leave (actuary leave, occupational injury leave).

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

Category	Total (A)	% of workers covered by									
		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)
<b>Permanent Workers*</b>											
Male											
Female						N. A					
<b>Total</b>											
<b>Other than Permanent Workers*</b>											
Male											
Female						N.A					
<b>Total</b>											

Note: \*Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

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

	FY 2024-25	FY 2023-24
Cost incurred on well- being measures as a % of total revenue of the company	The company currently does not monitor its total cost incurred on well-being measures but rather has a department (Health & Wellness) internally which overlooks all the initiatives undertaken for the employees' overall wellness. Additionally, the Company is in insurance sector and has initiated "Health for All Program" which not only cover physical health but awareness towards mental health as well. The Company has undertaken training and workshops to emphasize the mental well-being* of the employees. The Company has also provided group medical health policy, Health apps, health check-up camps for all the employees.	

Note: \* Access our Mental Health & Well-being Policy at [https://d28c6jini2fmamz.cloudfront.net/Star\\_Health\\_Mental\\_Health\\_and\\_Wellbeing\\_Policy\\_19\\_Feb24\\_02f76e12eb.pdf](https://d28c6jini2fmamz.cloudfront.net/Star_Health_Mental_Health_and_Wellbeing_Policy_19_Feb24_02f76e12eb.pdf)

2. Details of retirement benefits.

The company provides retirement benefits to its employees as following:

- Employees are enrolled under employees' provident fund scheme as per The Employees' Provident Funds and Miscellaneous Provisions Act, 1952.
- The company provides gratuity benefits to its employees as per the provision of the Payment of the Gratuity Act, 1972.

Benefits	FY 2024-25			FY 2023-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers**	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees*	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	N.A	Yes	100%	N.A	Yes
Gratuity	100%	N.A	Yes	100%	N.A	Yes
ESI	16%	N.A	Yes	18%	N.A	Yes
Others – please specify	-	N.A	N.A	-	N.A	N.A

Note: \*the values have been corrected and updated for FY 2024.

\*\* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

**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, office premises are equipped with ramps accessible to differently abled people, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

Star Health is firmly committed to fostering an inclusive environment for all. This commitment extends to individuals with special needs, who are valued members of the team and customers. Recognizing their diverse needs, Star Health's office is designed with accessibility in mind. This includes features such as ramps for easy movement, wheelchair-accessible restrooms, and clear signage to ensure a comfortable and independent experience for everyone. The Company continuously strives to improve its inclusive efforts and believes that embracing diversity strengthens the Company and enriches the lives of its stakeholders.

**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.**

Star Health is dedicated to nurturing a diverse and inclusive workplace, guided by the Rights of Persons with Disabilities Act, 2016. Our Equal Employment Opportunity Policy along with our Human Rights Policy, champions equal opportunity and strictly prohibits discrimination based on age, gender, caste, race, religion, or disability. These policies empower individuals with disabilities and foster an environment where all employees can thrive according to their abilities. Reinforced by our ESG Policy and Human Rights Statement, Star Health's commitment to non-discrimination is unwavering.

Access our Equal Employment Opportunity Policy at [https://d28c6jni2fmamz.cloudfront.net/Equal\\_Employment\\_Opportunity\\_Policy\\_8d24e04e.pdf](https://d28c6jni2fmamz.cloudfront.net/Equal_Employment_Opportunity_Policy_8d24e04e.pdf) and our Human Rights Policy at [https://d28c6jni2fmamz.cloudfront.net/HRP\\_V1\\_Human\\_Rights\\_Policy\\_9951d250f6.pdf](https://d28c6jni2fmamz.cloudfront.net/HRP_V1_Human_Rights_Policy_9951d250f6.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%	72%	N.A	N.A
Female	72%	72%	N.A	N.A
Total	92%	72%	N.A	N.A

Note: \*The return-to-work rate and retention rate is considered as per the SEBI's Guidance Note for BRSR issued as Annexure II vide Circular dated 10<sup>th</sup> May 2021

\*\* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

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

Permanent workers	Employees are encouraged to address grievances by contacting in person or via email to their respective Grievance Redressal Officer (GRO) at the Human Resource Department to address mechanism grievances of employees.
Other than permanent workers	For reporting harassment, Star Health has established an Internal Committee (IC) that can be approached personally or through email at <a href="mailto:hr.grievance@starhealth.in">hr.grievance@starhealth.in</a> . The company promotes an open-door culture, allowing employees direct access to senior management when needed.
Permanent employee	Star Health is committed to providing a supportive environment where concerns are addressed promptly and professionally, ensuring workplace harmony and compliance with ethical standards and human rights principles.
Other than permanent employee	Access our Workplace Anti-Harassment Policy at <a href="https://d28c6jni2fmamz.cloudfront.net/Workplace_Anti_Harassment_Policy_1_d1f2043c0d.pdf">https://d28c6jni2fmamz.cloudfront.net/Workplace_Anti_Harassment_Policy_1_d1f2043c0d.pdf</a>

**7. Membership of employees and workers in association(s) or Unions recognized by the listed entity:**

There are no employee and worker association (s) recognized by the Company.

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

Category	FY 2024-25					FY 2023-24				
	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)
<b>Permanent Employees</b>										
Male	11290	10668	94%	11290	100%	11395	11395	100%	11395	100%
Female	4508	4311	96%	4508	100%	4493	4493	100%	4493	100%
Total	15798	14979	95%	15798	100%	15888	15888	100%	15888	100%
<b>Permanent Workers*</b>										
Male										
Female	N. A									
Total										

Note: \* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

\*\*The Company conducts various health and safety awareness campaigns via a multi-pronged framework. These include monthly trainings, fire drills, webinars by Doctors, webinars by experts on physical and mental wellness, road safety sessions etc. The Company's skill upgradation programme consists of induction, regulatory, domain specific and behavioral programs conducted through instructor-led training and e-learning modules. It also includes skill upgradation via job rotation and changes provided to employees.

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

Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
<b>Employees</b>						
Male	11308	10802	96%	11395	11395	100%
Female	4508	4255	94%	4493	4493	100%
Total	15816	15057	95%	15888	15888	100%
<b>Permanent Workers*</b>						
Male						
Female	N. A					
Total						

Note: # All employees of the Company undergo an annual performance appraisal process as determined by the Company.

\* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

## 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, what is the coverage of such a system?

Yes, Star Health is committed to health and safety management as a fundamental aspect of its operations, with an Occupational Health and Safety (OHS) Management System supported by our OHS Policy held at <https://www.starhealth.in/investors/compliance-in-other-areas/>. The company conducts periodic evacuation drills and safety drills, adhering strictly to statutory norms. Additionally, periodic independent audits of safety systems are conducted.

The company supports employees' physical health and mental well-being by providing Medclaim and other insurance covers. The Star Wellness App enhances employees' access to healthcare facilities. At Star Health, the health and safety of employees is paramount. The company aims to foster a wellness culture that prioritizes workforce safety and well-being.

Although the company's day-to-day operations do not involve potentially hazardous or life-threatening activities, it recognizes the potential risks such as fire breakouts due to short circuits or natural calamities. To address these risks, the company conducts fire safety and emergency preparedness training and mock drills across its locations.

Star Health has also organized a dedicated Fire & Safety Week event to raise awareness and promote safety practices among employees. During this week, various activities and practices are carried out to enhance the safety culture within the organization. These may include:

- Evacuation Drills: Conducting mock drills to ensure that employees are familiar with evacuation procedures and emergency exits.
- Safety Demonstrations: Demonstrations on the proper use of fire extinguishers and other safety equipment.
- Safety Workshops: Workshops focusing on fire safety, hazard identification, and emergency response.

- Safety Competitions: Competitions to encourage active participation and reinforce safety practices.
- Safety Awareness Campaigns: Campaigns to educate employees about potential hazards and ways to prevent accidents.
- Mock Fire Scenarios: Simulating fire incidents to assess the effectiveness of emergency response plans.

To further promote employee well-being, Star Health offers various leaves, including privileged leaves for new joiners during their probation period. Additionally, Star Health’s mental wellbeing helpline reflects its commitment to supporting employees’ mental health.

For more details, the OHS Policy can be accessed at: [https://d28c6jni2fmamz.cloudfront.net/OHS\\_Policy\\_ced3afb1a2.pdf](https://d28c6jni2fmamz.cloudfront.net/OHS_Policy_ced3afb1a2.pdf) and Workplace Mental Health & Wellbeing Policy at [https://d28c6jni2fmamz.cloudfront.net/Star\\_Health\\_Mental\\_Health\\_and\\_Wellbeing\\_Policy\\_19\\_Feb24\\_02f76e12eb.pdf](https://d28c6jni2fmamz.cloudfront.net/Star_Health_Mental_Health_and_Wellbeing_Policy_19_Feb24_02f76e12eb.pdf).

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

To identify work-related hazards and assess risks, facility risk assessment is conducted proactively to identify, prioritize and treat workplace hazards. Several other processes on both routine and non-routine bases are conducted aligning to the Hazard identification and Risk Assessment program, wherein the risks involved in our operations or activities are identified and control measures are implemented to eliminate or reduce the risk.

Additionally, as a proactive approach, OHS Helpline number and departmental generic e-mail id has been created for employees to report incidents, near misses, and unsafe conditions. Awareness E-mailers are circulated frequently to update employees. Also, we encourage all employees to undergo annual health check-ups, with the costs covered by us. Thus, these measures help in maintaining a safe working environment and proactively managing potential risks.

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

To maintain a safe work environment, Star Health implements a comprehensive communication channel for addressing workplace health and safety concerns. To strengthen employee access to Occupational Health and Safety (OHS) support, the Corporate OHS Team has introduced a dedicated 24x7 helpline.

Additionally, a generic email ID has been created to enable streamlined and accessible communication. Key contact touchpoints have been prominently displayed across all facilities to enhance visibility. Regular email communications are being circulated to raise awareness among employees regarding these available support mechanisms.

**d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services?**

Yes, the Company focuses on employee well-being and safety by ensuring that 100% of its workforce is insured through group term life, health, and accident insurance plans, all accessible via the internal HR portal.

Additionally at Star Health, employees have access to a wide range of non-occupational medical and healthcare services. The company provides extensive benefits, resources, and crisis support to all employees and their families. This includes medical cost assistance, an employee assistance helpline, the Star Wellness App, Medclaim insurance, support for mental wellness counseling and health consultations, health and accident insurance, sabbatical leave, and access to discounted medicines, health check-ups, and tests. These services ensure that employees and their families have access to comprehensive healthcare services, promoting a healthy and supportive work environment.

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

Safety Incident/Number	Category	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employee	0.027	0
	Worker	N.A	N.A
Total recordable work-related injuries	Employee	1	0
	Worker	N.A	N.A
No. of fatalities	Employee	0	0
	Worker	N.A	N.A
High consequence work-related injury or ill-health (excluding fatalities)	Employee	0	0
	Worker	N.A	N.A

Note:\* Star Health does not employ or engage with ‘worker’, as defined in the guidance note on BRSR, issued by SEBI.

**12. Describe the measures taken by the company to ensure a safe and healthy workplace.**

Star Health ensures a safe and healthy workplace through its Occupational Health and Safety Policy, which covers risk, incident, and emergency management, along with consultation and communication for issue resolution. We have implemented a comprehensive health and safety management system, focusing on proactive measures to identify and mitigate risks, emergency preparedness, employee training, incident management, and ongoing improvement.

**Key Measures:**

- Risk Identification and Control: Unsafe conditions and hazards are actively identified, evaluated, and prioritized. Control measures are recommended, implemented, and tracked for effectiveness. Periodical inspections ensure the operability of emergency and firefighting equipment.
- Emergency Preparedness: Potential emergencies are identified, and an emergency management plan and protocol are in place. Employees, including contractors, receive training on emergency preparedness and relevant safety topics. Emergency response teams are prepared in corporate offices to handle emergencies effectively.
- Incident Management: Incidents, accidents, and near misses are recorded, and root cause analysis is conducted. Corrective and preventive actions are implemented and tracked for effectiveness to prevent recurrence.
- Safety Promotion and Awareness: Safety advisories are circulated, and safety promotional activities like National Fire Service Week are celebrated. Evacuation signage, caution signage, and emergency contact details are displayed for employee and visitor support.
- Key Performance Indicators (KPIs): Targets and KPIs are implemented to establish workplace safety and prevent incidents. KPI status is reviewed monthly with department heads to drive continuous improvement.

**Employee Wellness Initiatives:**

- Star Health Insurance Company Limited places a high priority on the health, safety, and well-being of its employees. We offer various employee wellness initiatives, including health check-ups services through App, health risk assessments, and medical insurance.
- We provide personal accident and life covers, an employee assistance helpline, and access to doctors and other emergency and ambulance services.
- Our internal app, Star customer App designed for customers, is available to all employees for free, offering health risk analysis, doctor consultations, and mental wellness counseling.

**Employee Feedback and Benefits:**

- We regularly seek feedback from employees to identify gaps and devise new programs related to physical health and mental wellbeing.
- Employees receive benefits such as health and accident insurance, Medclaim insurance, parental leaves, fertility leave, retirement benefits, sabbatical leave, and earned (privilege) leave.
- Star Health Insurance Company Limited is committed to providing a safe and healthy workplace for all employees. We continuously update our systems, policies, and processes to adapt to the evolving work environment and adhere to all applicable laws and regulations. Our comprehensive health and safety management system and employee wellness initiatives demonstrate our commitment to prioritizing the health and well-being of our employees.

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

Category	FY 2024-25			FY 2023-24		
	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	N.A	0	0	N.A
Health & Safety	0	0	N.A	0	0	N.A

**14. Assessments for the year:**

Star Health is committed to maintaining a safe, clean, and respectful work environment that upholds employee dignity. To achieve this, the company conducts regular assessments of its offices, assessing health, safety, and working conditions.

Aspect	% Of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	All seven Corporate Offices (100%) underwent comprehensive third-party audits. Additionally, our internal team audited 140 branch offices, verifying risk and safety protocols.
Working Conditions	The Internal Audit team also conducted numerous branch offices visits to confirm adherence to minimum safety requirements. It was established that all the assessed offices maintained complete OHS related documentation, in accordance with the requirement under OHS Policy & Manual, and provided regular training to all employees, including field officers.

**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.**

As a major key concern, risks related to fire hazards have been identified and basis the corrective actions were undertaken. In order to prevent fire incidents, we focused on implementing advanced engineering controls so that any failure in the circuit can be diagnosed in the early stage and is controlled before it can cause any damage. Preventive maintenance program of critical equipment was also undertaken to further strengthen device health and prevent any hazards.

**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 prioritizes the financial security of the families of deceased employees by offering comprehensive safeguards through its Group Term Insurance for all employees. Additionally, benefits such as the Provident Fund, Gratuity, and Employee State Insurance Corporation (ESIC) are processed and settled promptly, ensuring adherence to relevant legal provisions.

Note:\* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

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

Yes, we have a Supplier Code of Conduct on which confirmation from the value chain partner is obtained at the time of onboarding and subsequently, on a quarterly / periodic basis. Further, we do regular audits as mentioned in our agreements with the value chain partners, which talks about conducting audits for the services being provided including their books, logs, information.

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

Category	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employee	0	0	0	0
Worker*	N.A	N.A	N.A	N.A

Note: \* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

**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. During the reporting period there has been no retirement from the Company.

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

Category	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Star Health initiated the process of its vendor assessment in FY 2025. The Company has considered a sample of 100 hospital network partners and has conducted E&S Screening. The assessment focused
Working Conditions	on key E&S aspects including health and safety practices, grievance redressal mechanisms, labour conditions, and environmental compliance across the sample assets.

**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, as only screening has been conducted and not detailed assessment.

**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.**

Star Health understands the importance of strong stakeholder relationships for achieving long-term success. This includes customers, communities, employees, investors, shareholders, regulators, and value chain partners (suppliers, hospitals). For us stakeholders are classified based on their interest, impact, and participation in the company's operations, as well as their engagement on environmental, social, and governance matters. To foster these relationships, Star Health follows its Stakeholder Engagement Plan developed as part of its overarching Environment & Social Management System (ESMS) Manual, which promotes fair and consistent practices. The plan identifies key stakeholders and ensures regular, tailored engagement to address their needs.

The Company has a comprehensive stakeholder engagement to assess the impact and influence of various groups on its business operations, and in turn, the Company's impact on them. The Company leverages established channels for active engagement with these stakeholders. We actively listen to concerns, seeks mutually beneficial solutions, and implement corrective actions when necessary.

By engaging collaboratively, Star Health aims to co-create a sustainable and responsible future. We engage with stakeholders through various established communication channels for advocacy and interaction.

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

<b>Stakeholder Group</b>	<b>Whether identified as Vulnerable &amp; Marginalized Group (Yes/No)</b>	<b>Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other</b>	<b>Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)</b>	<b>Purpose and scope of engagement including key topics and concerns raised during such engagement</b>
Customers	Yes, if they qualify based on specified criteria such as income, gender  Etc.	<ol style="list-style-type: none"> <li>Customer surveys (NPS) and feedback</li> <li>Digital / Electronic-Mobile App, website, email, SMS, customer care</li> <li>Physical- Branches, notice board, pamphlets, personal visits, letters</li> <li>Claims Support – Through dedicated agents for services related to sales, service, and claims processes on digital platform</li> <li>Grievances – email, website link, dedicated GRO</li> </ol>	Frequent and need-based	<ol style="list-style-type: none"> <li>Designing products from the customers' perspective.</li> <li>Throughout the lifecycle of all products and services, timely assist and support clients and resolve any problems they may encounter.</li> <li>Creating enduring relationships based on trust</li> <li>Account management and ensuring customer protection by data privacy and security</li> </ol>
KMP & Employees	No	<ol style="list-style-type: none"> <li>Annual 360 surveys</li> <li>Intranet or Internal Company Website, In-person meetings, Appraisal process, Training Programs and Workshops, Wellness, and counselling sessions</li> <li>Direct Interactions through various channels, including emails, executive sessions, written communications, and learning and development initiatives.</li> <li>Idea portal, Suggestion box.</li> <li>Townhall and strategic meetings</li> </ol>	Frequent and need-based	<ol style="list-style-type: none"> <li>To provide chances for professional growth and to provide a secure and inclusive work environment for staff members</li> <li>To promote a healthy work atmosphere, evaluate performance, and offer chances for training and growth.</li> </ol>

<b>Stakeholder Group</b>	<b>Whether identified as Vulnerable &amp; Marginalized Group (Yes/No)</b>	<b>Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other</b>	<b>Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)</b>	<b>Purpose and scope of engagement including key topics and concerns raised during such engagement</b>
Investors & Shareholders	No	<ol style="list-style-type: none"> <li>Annual General Meeting (AGM) and Management meetings.</li> <li>Investor communication through annual reports and presentations</li> <li>Investor calls and roadshows</li> </ol>	Quarterly	<ol style="list-style-type: none"> <li>Adherence to all applicable laws and rules.</li> <li>Provide updates on financial performance, talk about strategic plans, and seek feedback and suggestions from shareholders.</li> <li>To guarantee aligning with investor expectations and the Company's business plan, look for strategic inputs.</li> </ol>
Regulators	No	<ol style="list-style-type: none"> <li>Mandatory filings with key regulators</li> <li>Written Correspondence, Regular &amp; direct engagement through e-mail, phone calls, meetings, online portal.</li> <li>Discussions, committees, and discussion papers, participation in regulatory meetings, forums</li> <li>Representation filings</li> </ol>	Frequent and need-based	<ol style="list-style-type: none"> <li>To make sure adherence to all relevant laws and regulations</li> <li>In order to secure the required approvals and inspections</li> <li>To request clarifications, carry out regulatory inspections, reply to inquiries, and handle concerns.</li> <li>To make a positive contribution to regulatory decision-making that could influence Star Health and its customers.</li> </ol>
Community	No	<ol style="list-style-type: none"> <li>Interactions with NGOs, focus group discussions etc.</li> <li>Other ways of engagement include community surveys and feedback mechanisms, Email, phone Calls, meetings</li> <li>Field visits / field work</li> </ol>	Annually	<ol style="list-style-type: none"> <li>To adopt a proactive and inclusive approach in engaging the community in decision-making, paying heed to the needs of the community with thorough analysis of their feedback and tailoring future endeavors of Star Health to meet their unique requirements and incorporate their valuable suggestions.</li> <li>To foster the sustainable development of communities through ongoing involvement.</li> <li>Explore community feedback and address concerns.</li> <li>Encourage the effective promotion of Star Health's core values.</li> <li>Raise awareness to meet social responsibilities for the less privileged population. This includes initiatives related to customer education, energy conservation, water preservation, and responsible waste disposal and recycling.</li> </ol>

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
Channel partners, hospitals and distributors/ Vendors	No	1. Through Annual Reports 2. Dealer engagement meets, trainings, company policy / process communication, periodical meets / conferences	Frequent and need-based	1. To guarantee the effective execution of daily business operations. 2. Exchange of technical know-how as required 3. To improve access to and comprehension of relevant products and services 4. To elevate awareness and consideration of Environmental, Social, and Governance (ESG) factors within the organization. 5. Ethical, transparent, and enduring business relationships.
Future Generation	No	1. Harnessing the urgency of environmental and social crises through responsible business practices	Continuous	1. To Explore possibilities arising from the urgent demand to address environmental and social challenges 2. Advocating for the advancement of environmentally responsible businesses. 3. To build a financially inclusive future and promote financial literacy by organizing educational sessions for the younger generation by partnering with financial institutions and educators to develop age-appropriate financial education programs for early years, primary school, and beyond.

### 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 feedback from such consultations is provided to the Board.**

At Star Health, we engage actively with stakeholders to effectively communicate our strategies and achievements. Committed to integrating economic, environmental, and social considerations, we have established two dedicated committees: the CSR Committee and the ESG Committee.

To enhance our ESG initiatives, we have partnered with leading experts for providing services, including policy reviews, capacity building, carbon emission calculations, and ESG data preparation.

Our Board of Directors and statutory committees receive regular updates on economic, environmental, and social issues, ensuring informed leadership.

**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 input received from stakeholders on these topics were incorporated into the policies and activities of the entity.**

Yes, stakeholder consultation is used to support the identification and management of environmental and social topics. The Company has conducted comprehensive stakeholder engagement to understand the key priority ESG material topics for its business and stakeholders. The Company has aligned its ESG framework to manage the identified priority topics.

The Company has also proactively established various policies and internal systems to manage and disclose the strategy on priority topics (such as Human Rights Policy, Workplace Harassment Policy, Code of Conduct for Suppliers & Vendors). Furthermore, it has aligned its ESG framework to effectively address these priorities.

Additionally, it has established strong communication channels to maintain ongoing engagement with stakeholders, including a grievance redressal mechanism for capturing feedback and concerns. These efforts underscore the Company's commitment to being a responsible business entity.

Also to align internally, the Company has a process of periodic updates on ESG initiatives and progress to ESG Committee ensuring that stakeholder inputs are integrated into our policies and activities.

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

Star Health is deeply committed to Health & Wellness and is working towards aligning this social objective to their Corporate Social Responsibility. The Company actively collaborates with communities through tailored initiatives, attentively listening to their needs and developing customized solutions to foster financial participation and empowerment.

Star Health acknowledges the crucial role of Corporate Social Responsibility (CSR) in promoting sustainable development. We leverage our expertise and reach to carry out our CSR programs and to implement impactful social and economic development programs. These programs focus on rural areas, education and healthcare.

The Company's CSR project Star Arogya Digi Seva aimed at benefiting individuals from low economic backgrounds by addressing non-communicable diseases in vulnerable communities across 74 villages in the states of Tamil Nadu & Andhra Pradesh and raising awareness on health seeking behavior to save lives.

This comprehensive approach ensures that Star Health's positive impact extends beyond financial products and services, embracing the holistic well-being of communities and the environment.

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

### Essential Indicators

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
<b>Employees</b>						
Permanent	15798	15798	100%	15888	15888	100%
Other than permanent	18	18	100%	25	25	100%
Total Employees	15816	15816	100%	15913	15913	100%
<b>Workers*</b>						
Permanent						
Other than permanent						
Total Workers						

Note: \*Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

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

Category	FY2024-25					FY2023-24				
	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)
<b>Employees</b>										
Permanent										
Male	11290	N.A**		11290	100%	11395	N.A		11395	100%
Female	4508			4508	100%	4493			4493	100%
<b>Other than Permanent</b>										
Male	18	N.A		18	100%	22	N.A		22	100%
Female	0			0	0%	1			1	100%
<b>Workers*</b>										
Permanent										
Male	N. A									
Female										
Other than Permanent										

Note: \* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

\*\* All employees are compensated at rates exceeding the minimum wage, and the values for FY 2023-2024 have therefore been adjusted accordingly.

**3. a. Details of remuneration/salary/wages, in the following format:**

Median remuneration / wages

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	-	-	-	-
Key Managerial Personnel (KMP)	3	31363399	2	3890071
Employees other than BoD and KMP	11304	616858	4506	491182
Workers	N.A			

Note: \* Star Health does not employ or engage with 'worker', as defined in the guidance note on BRSR, issued by SEBI.

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

	FY 2024-25*	FY 2023-24
Gross wages paid to females as % of total wages	22.55%	N.A

Note: \*It is prudent to note that this number is calculated based on the actual gross salary paid till 31 March, 2025, YTD, from the date of joining of each employee.

**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, Star Health has Human Rights Policy through which Star Health has established a focal point for addressing human rights impacts and issues at both the board and executive levels. At the board level, the Human Rights Policy and related aspects are recommended and approved by the Environmental, Social, and Governance (ESG) Committee. At the executive level, the Human Resources (HR) department follows the procedures outlined in the human rights and whistleblower policy, which includes addressing HR-related matters. This multi-tiered approach ensures a comprehensive framework for managing human rights issues within the organization.

Employees are encouraged to address grievances by contacting them in person or via email to their respective Grievance Redressal Officer (GRO) at the Human Resource Department to address mechanism grievances of employees.

Human Rights Policy can be accessed at [https://d28c6jni2fmamz.cloudfront.net/HRP\\_V1\\_Human\\_Rights\\_Policy\\_9951d250f6.pdf](https://d28c6jni2fmamz.cloudfront.net/HRP_V1_Human_Rights_Policy_9951d250f6.pdf)

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

We are driving an open-door culture where employees can directly approach senior management if they feel necessary. In case of any grievances, the employees can reach out to their respective HR team either in person or via mail to seek solutions. We have a dedicated GRO at the Human Resource Department to address mechanism grievances of employees.

For reporting harassment, Star Health has established an Internal Committee (IC) that can be approached personally or through email at [hr.grievance@starhealth.in](mailto:hr.grievance@starhealth.in). The company promotes an open-door culture, allowing employees direct access to senior management when needed. Star Health is committed to providing a supportive environment where concerns are addressed promptly and professionally, ensuring workplace harmony and compliance with ethical standards and human rights principles.

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

Aspect	FY 2024-25			FY 2023-24		
	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	9	3	N.A	5	0	N.A
Discrimination at workplace	0	0	N.A	0	0	N.A
Child Labour	0	0	N.A	0	0	N.A
Forced Labour/ Involuntary Labour	0	0	N.A	0	0	N.A
Wages	0	0	N.A	0	0	N.A
Other human rights related issues	0	0	N.A	0	0	N.A

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

	FY 2024-25	FY 2023-24
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	9	5
Complaints on POSH as a % of female employees / workers	0.2	0.11
Complaints on POSH upheld	2	0

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

Star Health aims to create a safe and inclusive environment for all employees. We have a policy of zero tolerance towards any type of harassment / discrimination, especially any harassment towards female employees.

The Company conducts regular check-ins with staff to ensure that no form of harassment occurs. Moreover, training sessions on the Prevention of Sexual Harassment (POSH) have been implemented to sensitize teams. The Company has instituted several safeguards, including the Equal Employment Opportunity Policy, the Human Rights Policy, and the Workplace Harassment (POSH) Policy and Committee, to ensure comprehensive oversight. While 9 (FY 2025) incidents of harassment have been reported within Star Health, the Company maintains robust internal guidelines that guarantee any such cases will be addressed promptly and effectively. In the unfortunate event of a complaint, the utmost protection will be afforded to the complainant, and any acts of wrongdoing will be dealt with severely.

Additionally, there is a disciplinary Authority & an Appellate Authority to decide on Complaints of a serious nature for taking appropriate action.

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

Yes, Star Health incorporates human rights requirements within its business agreements and contracts. This includes adherence to the principles outlined in our ESG Policy, Human Rights policy as well as Supplier Code of Conduct. Additionally, Star Health retains the provision to audit their records to ensure compliance thus ensuring that all partners align with our commitment to human rights and ethical business conduct.

#### 10. Assessments of the year

Aspects	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labor	
Forced labor	
Sexual harassment	100% of offices were assessed as part of Human Rights Assessment (FY 2024) and corrective time-bound actions were provided. Now, the Company is now in process of conducting human rights due diligence to understand the status of suggested corrective action plan and companies' responsiveness to human rights concerns
Discrimination at workplace	
Wages	
Others – please specify	

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

Refer above.

## 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 human rights policy, code of conduct, whistle-blower, anti-fraud, insider trading, sexual harassment and anti-money laundering policies.

Additionally, the Company has conducted Human Rights Assessment across its operational offices and primary supply chain vendors to understand the underlying human rights issues and baseline alignment to national human rights legal regime and international safeguards (United Nations Guiding Principles on Business & Human Rights) with detailed assessment and time-bound remediation action plan. The Company is now in the process of conducting human rights due diligence to understand the status of suggested corrective action plan and companies responsiveness to human rights concerns.

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

Refer above

### 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?

Star Health is focused on creating an inclusive environment for everyone, including individuals with special needs, who are important members of our team and customer community. Our offices are designed to be accessible, with features like ramps, wheelchair-accessible restrooms, and clear signage to ensure comfort and independence for all. We are always working on improving our inclusive efforts because we believe that embracing diversity makes our company stronger and enriches the lives of our stakeholders.

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

Human rights	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Star Health initiated the process of its vendor assessment in FY 2025. The Company has considered a sample of 100 hospital network partners and has conducted E&S Screening. The assessment focused on key E&S aspects including health and safety practices, grievance redressal mechanisms, labour conditions, and environmental compliance across the sample assets
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.

Not Applicable, as only screening has been conducted and not detailed assessment

## 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	Unit	FY 2024-25	FY 2023-24
<b>From renewable sources (in gigajoules)</b>			
Total electricity consumption (A)	GJ	3960.53	0
Total fuel consumption (B)	GJ	0	0
Energy consumption through other sources (C)	GJ	0	0
<b>Total energy consumption from renewable sources (A+B+C) (GJ)</b>	<b>GJ</b>	<b>3960.53#</b>	<b>0</b>
<b>From non - renewable sources (in gigajoules)</b>			
Total electricity consumption (D)	GJ	36278.39**	37386.1
Total fuel consumption (E)	GJ	472.56	0
Energy consumption through other sources (F)	GJ	0	0
<b>Total energy consumption from non - renewable sources (D+E+F) (GJ)</b>	<b>GJ</b>	<b>36750.95</b>	<b>37386.1</b>

Parameter	Unit	FY 2024-25	FY 2023-24
<b>Total energy consumption (A+B+C+D+E+F) (GJ)*</b>	<b>GJ</b>	<b>40711.49</b>	<b>37386.1</b>
Energy intensity per rupee of turnover (Total energy consumption in GJ/ turnover in rupees in crores)	GJ/Cr (₹)	2.42	2.45
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) *** (Total energy consumed / Revenue from operations adjusted for PPP)	GJ/Cr (₹)	0.12	0.11
Energy intensity in terms of physical output		N. A	N. A
Energy intensity (optional) – the relevant metric may be selected by the entity	-	N. A	N. A

Note: # Assumed that all units are in kWh. Increase in the energy consumption data for FY 2025 is due to reporting of renewable and non-renewable energy consumption across 655 branches.

\* Energy consumption figures for FY 2023-24 and FY2024-25 have been recalculated using conversion factors from the Energy Statistics 2023 report published by the Ministry of Statistics and Programme Implementation (MoSPI), instead of DEFRA (Department for Environment, Food and Rural Affairs, UK) to ensure comparability

\*\*Only bill amount was provided for Karnataka (53 branches), Andhra Pradesh and Telangana (68 branches). Therefore, we considered average per unit cost in India (₹ 15) to calculate the total electricity consumption (assumed in units).

\*\*\*PPP has been taken 20.66 provided by IMF. <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC>

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

**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.**

Given the nature of Star Health's business, this question is not applicable / material to the Company

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

Parameter	Unit	FY 2024-25	FY 2023-24
Water withdrawal by source (in kiloliters)			
(i) Surface water	KL	0	0
(ii) Groundwater	KL	0	0
(iii) Third party water*	KL	171134	3057
(iv) Seawater / desalinated water	KL	0	0
(v) Others	KL	0	0
<b>Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)</b>	<b>KL</b>	<b>171134</b>	<b>3057</b>
<b>Total volume of water consumption (in kiloliters)</b>	<b>KL</b>	<b>171134</b>	<b>3057</b>
<b>Water intensity per rupee of turnover (Water consumed / turnover)</b>	KL/Cr (₹)	10.19 KL/crore ₹	0.20 KL/crore ₹
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)** (Total water consumption / Revenue from operations adjusted for PPP)</b>	KL/Cr (₹)	0.49 KL/crore ₹	0.008 KL/crore ₹
<b>Water intensity in terms of physical output</b>	KL/mn (₹)/ stores	N.A	N.A
<b>Water intensity (optional)– the relevant metric may be selected by the entity</b>	-	N.A	N.A

Note: \*Since the company is not involved in manufacturing operations, its water usage is limited to the purpose of domestic consumption only. Increase in the water consumption data for FY 2025 is due to reporting of water consumption (drinking & sanitary usage) across 417 branches compared to 398 branches in FY 2024 (only for drinking usage)

\*\*PPP has been taken 20.66 provided by IMF. <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC>

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

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

Parameter	Unit	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kiloliters)*			
(i) Surface water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(ii) Ground water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(iii) Sea water	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(iv) Sent to third parties	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
(v) Others	KL	-	-
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
<b>Total water discharged (in kiloliters)</b>	<b>KL</b>	<b>-</b>	<b>-</b>

\*Star Health has three sewage treatment plants across three branches with a cumulative capacity of ~600 KLD. However, monitoring for wastewater discharge is currently not feasible as the branches are located in the shared commercial premises.

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

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

No

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

Parameter	Unit	FY 2024-25	FY 2023-24
NOx	µg/m3		
SOx	µg/m3		
Particulate matter (PM 10)	µg/m3		
Persistent organic pollutants (POP)	tones/annum		
Volatile organic compounds (VOC)	tones/annum		
Hazardous air pollutants (HAP)	tones/annum		
Others – Process Emission (HCL)	mg/Nm3		
Acid Mist	mg/Nm3		

Given the nature of Star Health's business, this question is not applicable / material to the Company

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

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

Parameter	Unit	FY2024-25	FY2023-24
Scope 1	Metric tons of CO2 equivalent	0.008**	0.008**
Scope 2	Metric tons of CO2 equivalent	8159.27#	7435.7***
<b>Total</b>	Metric tons of CO2 equivalent	<b>8159.27</b>	<b>7435.7</b>
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO2 eq/crore (₹)	0.48	0.48
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) ##	Metric tonnes of CO2 eq/crore (₹)	0.025	0.024***

Parameter	Unit	FY2024-25	FY2023-24
Total Scope 1 and Scope 2 emission intensity in terms of physical output	tc02/(₹)/store	N.A	N.A
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		N.A	N.A

**Note:**

\* GHG emissions for FY 2023-24 have been calculated using the IPCC Emissions Factor Database instead of DEFRA, as recommended by the Industry Standards Note on BRSR Core, to ensure methodological consistency and comparability.

\*\* Emissions calculations are based on fugitive emissions only from fire extinguishers across all offices. Other sources of fugitive emissions such as owned vehicular emission are not included in the calculations as they are yet maintained by the Company. The increase in the emissions (Scope 1 and 2) data for FY 2025 is due to an increase in the branches considered from 655 compared to 398 in FY 2024.

\*\*\* Scope 2 emissions FY2023-24 are based on energy consumption data from office spaces (398) where such information is available. The value for Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity for FY 24 has been corrected.

# Scope 2 emissions for FY2024–25 are calculated based on energy consumption data—both renewable and non-renewable—as well as diesel usage from office locations where such data is available

## PPP has been taken 20.66 provided by IMF. <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC>

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

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

While the company is actively developing concrete sustainability initiatives, we have already made progress by tracking and inventorization of GHG emissions (Scope 1, 2 and 3 (selected)) across our offices. Additionally, we are consuming renewable energy (only for corporate office), this enables us to source a portion of our electricity from renewable energy providers and promotes cleaner energy consumption. By integrating this approach into our operations, we are taking proactive steps towards environmental responsibility while laying the foundation for more comprehensive sustainability measures in the future.

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

Parameter	FY 2024-25	FY 2023-24
<b>Total Waste generated (in metric tons)*</b>		
Plastic waste (A)	0	0
E-waste (B)	16.34	0
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. Please specify, if any. (G)	0	0
Other Non-hazardous waste generated (H).**	0	0
Dry- waste	857.40	0
Organic Waste	239.28	0
<b>Total (A+B + C + D + E + F + G + H)</b>	<b>1113.03</b>	<b>0</b>
<b>Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)</b>	0.07	0
<b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) # (Total waste generated / Revenue from operations adjusted for PPP)</b>	0.003	0
<b>Waste intensity in terms of physical output</b>	N.A	N.A
<b>Waste intensity (optional) – the relevant metric may be selected by the entity</b>	N.A	N.A

Note: \*The company currently tracks dry waste, wet waste and electronic waste. Limited waste (such as plastic, e-waste, other non-hazardous wastes, battery wastes) generated across all the offices have been disposed of through municipal/local bodies. Offices are disposing waste generated in accordance with the specific guidelines under Building Management Systems (BMS). Star Health has set up a waste management system of waste segregation (green and blue bins) and disposal across all its office spaces (corporate & zonal offices).

\*\*The waste generation data is for the 417 branches.

## PPP has been taken 20.66 provided by IMF. <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC>

**For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tons)**

Category	FY 2024-25	FY 2023-24
(i) Recycled*	Nil	Nil
(ii) Re-used	Nil	Nil
(iii) Other recovery operations	Nil	Nil
<b>Total</b>	<b>Nil</b>	<b>Nil</b>

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

Category of waste	FY 2024-25	FY 2023-24
(i) Incineration:	Nil	Nil
(ii) Landfilling	Nil	Nil
(iii) Other disposal operations**	Nil	Nil
<b>Total</b>	<b>Nil</b>	<b>Nil</b>

Note: \*The Company has buy-back mechanism to manage its E-waste & Battery waste. The company's Corporate Office uses FSC certified paper products for printing and is slowly introducing the initiative across its branches. Star Health has digitized core processes, with over 80% of policies sold digitally to reduce paper consumption.

Note: \*\* Wastes generated from office operations (dry & wet waste) are managed through respective Municipal Corporations across 417 office locations.

**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

**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.**

As a health insurance services provider, Star Health does not generate hazardous or chemical waste in any of its operations. However, the Company is committed to implementing comprehensive waste management practices across all its establishments to minimize environmental impact. The primary types of waste we manage include biodegradable wastes such as organic wastes, solid wastes (such as cardboard, furniture), plastic, paper, and e-wastes.

We prioritize waste collection and segregation, ensuring that most of our office spaces, whether rented, leased, or owned, fall under the Building Management System (BMS). This system collects and disposes waste in accordance with the requirements and supervision of respective local government bodies and municipalities.

Additionally, the Company has initiated the segregation and quantification of waste generated. We are also actively working on initiatives to reduce waste generation, reinforcing our commitment to environmental sustainability.

**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:**

Given the nature of Star Health's business, this question is not applicable / material to the Company.

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

Given the nature of Star Health's business, this question is not applicable / material to 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 (Y/N). If not, provide details of all such non-compliances, in the following format:**

Serial Number	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 taken, if any action
Star Health is in compliance with all applicable environmental norms.				

### Leadership Indicators

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

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

(i) **Name of the area:**

(ii) **Nature of operations:**

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

Parameter	FY 2024-25	FY 2023-24
<b>Water withdrawal by source (in kiloliters)</b>		
(i) Surface water	Given the nature of Star Health's business, this question is not applicable / material to the Company.	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
<b>Total volume of water withdrawal (in kiloliters)</b>		
<b>Total volume of water consumption (in kiloliters)</b>		
<b>Water intensity per rupee of turnover</b> (Water consumed / turnover)		
<b>Water intensity</b> (optional) – the relevant metric may be selected by the entity		
<b>Water discharge by destination and level of treatment (in kiloliters)</b>		
(i) To Surface water	Given the nature of Star Health's business, this question is not applicable / material to 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 Sea Water	Given the nature of Star Health's business, this question is not applicable / material to the Company.	
• 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	Given the nature of Star Health's business, this question is not applicable / material to the Company.	
• No treatment		
• With treatment		
<b>Total water discharged (in kiloliters)</b>		

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

Not Applicable

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

Parameter	Unit	FY 2024-25**	FY 2023-24*
Total Scope 3 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tons of CO <sub>2</sub> equivalent	2209.13	1505
Total Scope 3 emissions per rupee of turnover	Metric tons of CO <sub>2</sub> equivalent	0.1316	0.09
<b>Total Scope 3 emission intensity (optional)</b> – the relevant metric may be selected by the entity	Metric tons of CO <sub>2</sub> equivalent	-	-

Note: \*Scope 3 emission for FY2023-24 includes calculation includes Category 6: Business travel (air) and Category 2: Capital goods (IT related assets).

\*\*Scope 3 emission for FY2024-25 includes calculation for Category 6: Business travel (air, train and cab) and Category 2: Capital goods (IT assets, furniture assets, electrical equipment's, wood and of products of wood and cork, except furniture; articles of straw and plaiting materials, Buildings and building construction works, machinery and equipment N.E.C. and telecommunications services) hence resulted in increased emission reported for FY 2025.

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

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

Not Applicable as Star Health does not have offices in ecologically sensitive areas.

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

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	In alignment with Star Health's commitment to sustainability, our Chennai Corporate Office has achieved the prestigious Indian Green Building Council (IGBC) 'Platinum' rating for Green Interiors. This recognition reflects our commitment to sustainable practices and energy-efficient infrastructure.	N.A	Not measured
2	To demonstrate the effective monitoring and optimization of energy use, we have implemented Energy Management Systems at two of our branches, that saved 886 energy units and reduced CO <sub>2</sub> emissions by 807 kg.	N.A	saved 886 energy units and reduced CO <sub>2</sub> emissions by 807 kg.
3	We are sourcing a portion of our electricity from renewable energy providers for our corporate office to promote cleaner energy consumption.	N.A	3960.53 GJ
4	We have reduced our cost for water usage by 68% (corporate office) and processed 16,343 kg of electronic waste during the FY 2024-25. Additionally, single-use plastics have been eliminated across all our operations.	N.A	reduced cost for water usage by 68% (corporate office) & processed 16.343 Tonnes of electronic waste
5	Star Health has digitized core processes, with over 80% of policies sold digitally to reduce paper consumption. Also, till date we have planted 19,239 trees across various locations, supporting over 100 farmers.	N.A	N.A

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

Star Health implements a comprehensive Business Continuity Management System (BCMS) Framework (ISO:22301 certified) designed to protect its operations and ensure compliance with regulatory standards. The company proactively anticipates disruptive events, assesses their potential impact, and implements preventative measures through its Business Impact Analysis (BIA), Recovery Time Objectives (RTO) and Recovery Point Objectives (RPO) for critical services as part of crisis management. Additionally, RPO also provides critical information on data backup, recovery, business resumption, administration, organizational responsibilities, emergency response, operations, training, awareness, and testing.

This approach ensures a swift and seamless response to emergencies, minimizing downtime and protecting essential business functions. The Company's commitment to resilience is further demonstrated through its BCM plans which are tested semi-annually or annually, depending on the criticality of the function which collectively fortify its ability to maintain operations during disruptions.

Please refer to the article for further details - <https://www.linkedin.com/pulse/exercising-resilience-star-healths-94frc/?trackingId=>

**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?**

No issues identified during FY 2024-25.

Star Health collaborates with suppliers who align with our commitment to environmental and social responsibility. The company expects these partners to consistently adhere to relevant environmental laws, regulations, and company policies across all regions in which they operate or deliver products and services, ensuring shared values and compliance throughout the supply chain. The Company has Code Of Conduct for Suppliers / Vendors which entails the responsible ethical conduct such as aspects related to human rights, Environment Health & Safety, Anti-money laundering & anti-bribery along with regular internal checks and incident reporting.

For more details, the Code Of Conduct for Suppliers / Vendors is available at: [https://d28c6jni2fmamz.cloudfront.net/Code\\_of\\_Conduct\\_for\\_Suppliers\\_Vendors\\_d0d90281c8.pdf](https://d28c6jni2fmamz.cloudfront.net/Code_of_Conduct_for_Suppliers_Vendors_d0d90281c8.pdf)

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

Star Health initiated the process of its vendor assessment in FY 2025. The Company has considered a sample of 100 hospital network partners and has conducted E&S Screening. The assessment focused on key E&S aspects including health and safety practices, grievance redressal mechanisms, labour conditions, and environmental compliance across the sample assets.

**8. How many green credits have been generated or procured:**

- a. By the listed entity:** Star Health has neither procured nor generated any green credit during the year.
- b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners:** Not ascertained.

**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.**

The Company is an affiliated member of three trade and industry chambers/associations as mentioned below in table (1b).

**b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such a 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

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

No issues identified during FY 2024-25. The Company has maintained a strong record of compliance with regulatory authorities, as there have been no orders received regarding allegations of anti-competitive conduct.

**Leadership Indicators**

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

The Managing Director of the Company forms part of the General Insurance Council where common interest is 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.

**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.**

No project was required to be assessed for their impact during the year under the regulatory requirement.

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

Given the nature of Star Health's business & CSR activities, this question is not applicable / material to the Company.

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

Star Health upholds a strong CSR and Whistleblower Policy, providing a confidential and accessible platform for stakeholders to report ethical concerns, including fraud, bribery, and corruption. This policy encourages external parties such as vendors, customers, and the public to report any misconduct.

While external concerns are welcomed, Star Health understands the importance of independent channel & investigations to ensure objectivity. The Company aspires to establish a separate channel for any formal registration & resolution of the grievances. This approach reinforces Star Health's commitment to ethical conduct and transparency. By offering a secure reporting channel, Star Health aims to maintain high ethical standards and accountability.

For more details, the CSR and Whistleblower Policy is available at: [https://d28c6jni2fmamz.cloudfront.net/Corporate\\_Social\\_Responsibility\\_Policy\\_ea3c53aa5e.pdf](https://d28c6jni2fmamz.cloudfront.net/Corporate_Social_Responsibility_Policy_ea3c53aa5e.pdf) and [https://d28c6jni2fmamz.cloudfront.net/whistle\\_blower\\_policy\\_4261d78742.pdf](https://d28c6jni2fmamz.cloudfront.net/whistle_blower_policy_4261d78742.pdf)

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

	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers		None*
Sourced directly within India		

**Note:** \* We exclusively source our materials from India and have established partnerships with Micro, Small, and Medium Enterprises (MSMEs) for the provision of supplies such as stationery, drinking water cans, air conditioning units, and electrical appliances. However, we do not monitor our materials input as of now.

**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 2024-25*	FY 2023-24
Rural	306	-
Semi-urban	920	-
Urban	2844	-
Metropolitan	11746	-

**Note:** \*The data provided in the above table is the headcount of employees.

**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):**

No project was required to be assessed for their impact during the year under the regulatory requirement.

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

S. No	State	Aspirational District	Amount spent (in ₹)
1	Andhra Pradesh	<ul style="list-style-type: none"> <li>• Vijyanagaram</li> <li>• Srikakulam</li> <li>• Anakaplli</li> <li>• Visakhapatnam</li> </ul>	1,67,97,616
2	Tamil Nadu	<ul style="list-style-type: none"> <li>• Ramanathapuram</li> <li>• Pudukkottai</li> <li>• Trichy</li> <li>• Chennai</li> </ul>	

**3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)**

Not Applicable

**(b) From which marginalized /vulnerable groups do you procure?**

Not Applicable

**(c) What percentage of total procurement (by value) does it constitute?**

Not Applicable

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

Not Applicable. The Company does not derive any benefits from intellectual properties owned or acquired based on traditional knowledge.

## 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.

Not Applicable

## 6. Details of beneficiaries of CSR Projects:

Star Health acknowledges the crucial role of Corporate Social Responsibility (CSR) in promoting sustainable development. We leverage our expertise and reach to carry out our CSR programs and to implement impactful social and economic development programs. These programs focus on strengthening rural healthcare.

In FY25, Star Health turnover CSR budget was more than one crore (₹ >1 Cr.) and our CSR efforts were focused on healthcare as a thematic area through mobile health units delivering services on teleconsultation, screening of non-communicable diseases and general medical camps.

S. No	CSR Project	No. of persons benefited from CSR Projects	% Of beneficiaries from vulnerable and marginalized groups
1	Star Arogya Digi Seva - 5 Mobile Health Units (MHUs)	29,926	100%

## 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.

Star Health is committed to the values of transparency and integrity in policyholder interactions through a robust Grievance Redressal Procedure, which easily allows them to file complaints and provide feedback. Policyholders' grievances are addressed promptly through a structure process (3 tier approach) for timely updates and resolutions. To enhance responsiveness and satisfaction, Star Health utilizes digital platforms, social media and direct communication channels through telecommunication and physical support via designated Grievance Redressal Officer at regional & zonal level.

Star Health is compliant with the clause under the Protection of Policyholders Interests Regulations- 2017, wherein 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. As part of the Grievance Redressal System/Procedure, Star Health has centralized established IT controls and procedure for receiving, registering and disposing of grievances in each of their offices. The grievances are recorded in a varied range from telecommunications/written letter/online app/e-mail. Additionally, Star Health goes an extra mile to keep the window open for any dissatisfaction related to grievance handling and responses received and have provision of providing contact of insurance ombudsman (as per jurisdiction) to take up the matter further.

For Star Health, it's an ethical responsibility and to further support their commitment to ethical practices are reinforced with other supporting policies and procedures such as the Anti-Bribery and Anti-Corruption Policy, which includes a reporting mechanism detailed on Anti-Bribery and anti-corruption policy.

More details about the policy & procedure can be accessed (<https://www.starhealth.in/grievance-redressal/> - Star Health Grievance Redressal Mechanism, [https://d28c6jni2fmamz.cloudfront.net/Anti\\_Bribery\\_Anti\\_Corruption\\_Policy\\_734fc2070e.pdf](https://d28c6jni2fmamz.cloudfront.net/Anti_Bribery_Anti_Corruption_Policy_734fc2070e.pdf) - Anti-Bribery and Anti-Corruption Policy)

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Given the nature of Star Health's business, this question is not applicable / material to the company.
Safe and responsible usage	
Recycling and/or Safe Disposal	

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

	FY 2024-25		Remarks	FY 2023-24		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy*	0	0	N.A	0	0	N.A
Advertising	0	0		0	0	
Cyber-security	0	0		0	0	
Delivery of essential services	0	0		0	0	
Restrictive Trade Practices	0	0		0	0	
Unfair Trade Practices	0	0		0	0	
Others	0	0		0**	0	

**Note\*** A total of 125 customer enquiries were recorded related to Data Privacy (FY 2024-25), out of which 124 were received via email and 1 through telecommunication.

\*\*Last year, the figures provided represented the total number of recorded grievances; these have since been updated to reflect the corrected values.

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

Aspect	Number	Reason for Recall
Voluntary recall /Mock recall	N.A	N.A
Forced recall	N.A	N.A

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

Yes, Star Health has established a comprehensive policy framework for Cyber Security Policy, which is designed to safeguard customer data and mitigate cyber risks. Our approach to data privacy is outlined in the privacy policy, is extended to all customers and users of their website along with associated services and products provided by Star Health. Furthermore, Star Health has a structured internal system aligned to IRDAI cyber-security requirements and international ISO standards, ISO:27001:2022 for information security management systems.

Star Health policy framework includes regular audits and updates to ensure compliance with cybersecurity standards.

Our risk management strategy includes proactive measures such as regular security assessments, penetration testing, and employee training to identify and address vulnerabilities. Advanced security technologies and encryption methods are utilized to safeguard sensitive data. Additionally, incident response plans are in place to minimize the impact of potential breaches, ensuring swift containment and recovery.

More details about the policy can be accessed at [https://d28c6jni2fmamz.cloudfront.net/Employee\\_s\\_Responsibilities\\_under\\_Information\\_and\\_Cyber\\_Security\\_Policy\\_fcd68a4170.pdf](https://d28c6jni2fmamz.cloudfront.net/Employee_s_Responsibilities_under_Information_and_Cyber_Security_Policy_fcd68a4170.pdf)

**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.**

Yes, Star Health has a comprehensive framework and policy in place to address cyber security and data privacy risks. Our approach to data privacy is outlined in the privacy policy, which is applicable to all customers of Star Health and users of our website along with associated services and products provided by Star Health. The detailed policy can be accessed through the following link: <https://www.starhealth.in/privacy-policy/> and [https://d28c6jni2fmamz.cloudfront.net/Cyber\\_Security\\_website\\_22\\_10\\_24\\_ff126125c7.pdf](https://d28c6jni2fmamz.cloudfront.net/Cyber_Security_website_22_10_24_ff126125c7.pdf).

Furthermore, we have structured information and cyber security frameworks aimed at ensuring security and data privacy throughout our organization. Our policies are authorized by the Board and align with IRDAI cyber-security requirements and international ISO standards, ISO/IEC:27001:2022 for information security management systems. To address potential threats, we employ technological, and process controls consistent with leading cyber security guidelines and IRDAI mandates. Our proactive approach includes regular evaluation and implementation of security technologies and solutions based on a risk-based assessment.

Additionally, independent internal auditors monitor the administration, application, and efficacy of our cybers security policy. Moreover, an annual Independent Assurance Audit conducted by a competent third-party assesses the adequacy of our policies in meeting regulatory requirements. Recognizing the evolving nature of cyber threats, we acknowledge that cybersecurity vulnerability poses a significant risk to our digital infrastructure and data. Our risk management strategy includes proactive measures such as regular security assessments, penetration testing, and employee training to identify and address vulnerabilities. Advanced security technologies and encryption methods

are utilized to safeguard sensitive data. Additionally, incident response plans are in place to minimize the impact of potential breaches, ensuring swift containment and recovery. Our commitment to addressing cybersecurity risks is demonstrated by our ISO/IEC:27001 certification. By integrating cybersecurity risk assessment into our overall management.

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

- a. Number of instances of data breaches - We want to emphasize that our operations are fully intact, and our services are proceeding without any interruption.
- b. Percentage of data breaches involving personally identifiable information of customers- 0.005%
- c. Impact, if any, of the data breaches- We want to emphasize that our operations are fully intact, and our services are proceeding without any interruption.

**Leadership Indicators**

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

Star Health aspires to be the health insurance partner that empowers its customers to take control of their health and coherent insurance experience anytime, anywhere. The Company is building a seamless omnichannel where customers can engage, transact, and receive service conveniently, online or offline.

More details can be found on the company website - <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.

**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.**

Not Applicable.

**5. 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. The company receives customer feedback from its external stakeholders and interested parties such as clients, on-field insurance partners to measure customer satisfaction and arrive at a quantitative measure. The Company carries out surveys regarding consumer satisfaction relating to the major services.