

Date: July 31, 2026

Place: Chennai

Ref: SHAI/B & S/SE/66/2026-27

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 Report (BRSR)

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 2025-26.

The said report is also being made available on the website of the Company at www.starhealth.in

Kindly take the same on record.

For Star Health and Allied Insurance Company Limited

Jayashree Sethuraman
Company Secretary & Compliance Officer

Encl: As above

Business Responsibility & Sustainability Reporting



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General Disclosures

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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 2025 – 26
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	₹ 588.40 Crore
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Dr. Dhinesh Raj K S Head - ESG and CSR Email id - investors@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	BSI Group India Private Limited
15.	Type of assurance obtained	Reasonable Assurance for BRSR Core Indicators has been carried out.

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 2025-26)
1	Health insurance services	The Company is engaged in the 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%

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	-	923	923
International	-	1	1*

*Gift City Office is considered as International

4. Markets served by the entity:

a. Number of locations

Location	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?

0.08%

c. A brief on types of customers

Star Health and Allied Insurance Company Limited is India's first standalone health insurance company. The Company offers a comprehensive suite of insurance solutions across health, personal accident, and overseas travel segments. Its diverse customer portfolio spans retail individuals, corporate clients, and small and medium enterprises (SMEs), reflecting its strong presence and wide outreach across multiple customer segments.

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)
Employees						
1.	Permanent (D)	15590	10774	69.11%	4816	30.89%
2.	Other than Permanent (E)	2976	1705	57.29%	1271	42.71%
3.	Total employees (D + E)	18566	12479	67.21%	6087	32.79%
Workers*						
4.	Permanent (F)	Not Applicable, since the Company does not have ‘worker’ as defined in the guidance https://www.sebi.gov.in/sebi_data/commndocs/jul-2023/Annexure_II-Updated-BRSR_p.PDF , 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. The Company is committed to promoting diversity, equity, and inclusion through targeted initiatives that enhance accessibility and support the empowerment of women and persons with disabilities

b. Differently abled Employees:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
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)
Workers						
1.	Permanent (D)					
2.	Other than Permanent (E)			N. A		
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.

6. Participation/Inclusion/Representation of women

Category	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	11	2	18.18%
Key Management Personnel (KMP)*	9	2	22%

*Out of the three KMPs, two KMPs are part of Board of Directors

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	FY25-26			FY24-25			FY23-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	27%	29%	28%	38.43%	38.60%	38.48%	32.50%	30.48%	32%
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.

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 March 31,2026.

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 INR)	₹ 18621.92 Crore
2	Net worth (in INR)	₹ 7588.66 Crore

¹ https://www.sebi.gov.in/sebi_data/commndocs/jul-2023/Annexure_II-Updated-BRSR_p.PDF

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)	FY2025-26			FY2024-25		
		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*	1	0	NIL	3	0	NIL
Employees and workers	Yes	0	0	NIL	0	0	NIL
Customers	Yes***	34311	98	NIL	20310	390	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 responsible material 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	The risk associated with data privacy, information, and cyber security is paramount for Star Health. - 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. - Increasing Digitalization: Growing reliance on digital platforms for operations expands the vulnerabilities for data breaches.	Star Health has adopted following measures to mitigate risks. - Robust Security Measures: Implementing advanced security technologies, conducting regular security assessments and performing penetration testing to proactively identify and mitigate vulnerabilities. - Employee awareness & training: Investing in comprehensive training programs for capacity building	Positive and Negative Data privacy remains a strategic focus area for the Company, given its importance to customers, regulators, and investors. The Company is committed to protecting sensitive data through strong governance,

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)
			- Escalating Cyber Threats: Possibilities of increasing cyber-attacks such as ransomware, phishing, will lead to financial losses, operational disruption and reputational damage. - 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.	- Strong Data Governance & Compliance: Maintaining stringent data governance policies and practices to ensure full adherence to the DPDPA and other applicable regulations. - Continuous monitoring & threat detection: Star Health has implemented real-time monitoring systems, leveraging advanced analytics to detect and response to threats - Incident Response & Recovery Plan: Developing and regularly testing a comprehensive incident response plan to ensure swift and coordinated response to data breach.	security controls, and continuous monitoring, thereby minimizing risks and reinforcing stakeholder confidence. The Company proactively invests in privacy, security, and compliance measures to protect customer information, enhance resilience
2	Innovation & Technology Adoption	Opportunity & Risk	The Company understands the inherent risks associated with adopting new technologies or business models. - AI Bias & 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. - 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.	Following are the key measures: - 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 - Regulatory sandboxes & engagements: participating in regulatory sandboxes or engaging proactively with IRDAI to seek clarity and influence policy development for emerging health tech	Positive The adoption of new technologies creates opportunities to address key business risks more effectively while improving operational performance. It also fosters innovation in products and services, enhancing customer satisfaction and supporting business growth.

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)
			▶ 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.	▶ 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 also aware of inherent potential risk.	
3	Ethics and Compliance	Opportunity & Risk	▶ Negative events such as regulatory non-conformance, ethical lapses and customer dissatisfaction can severely damage reputation & trust and can be identified as a material risk requiring vigilant management.	To mitigate this risk. ▶ Implement a comprehensive Brand Reputation & Trust Management Policy. ▶ Conduct continuous customer feedback and market monitoring. ▶ Ensure stringent regulatory (IRDAI) and ethical conduct. ▶ Enhance product offerings with a focus on inclusive and affordable solutions. ▶ Execute proactive public relations and transparent communications, especially during crises. ▶ Invest in technology and innovation to streamline compliance and improve customer experience. ▶ Invest in technology and innovation to streamline compliance and improve customer experience. ▶ Cultivate an employee culture prioritizing customer centricity, ethics and compliance through training.	Positive and Negative A strong ethics and compliance culture helps the Company foster stakeholder trust, strengthen its reputation, and reduce exposure to legal, regulatory, and compliance risks, thereby supporting long-term financial performance and sustainable growth

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)
4	Employee Health Safety & development	Risk	This is an enterprise risk directly correlating with key business objectives: ▶ Productivity & efficiency (reduced absenteeism, higher engagement) ▶ Talent attraction and retention (enhanced employer attractiveness) ▶ Service quality & customer satisfaction (empathetic, efficient service.) ▶ Innovation & adaptability (resilient workforce) ▶ Compliance & governance (labour laws, occupational safety) ▶ Mitigation of operational risks (reduced errors, lower attrition)	▶ Provide robust health insurance (Mediclaime, other covers) ▶ Enhance healthcare access via Star Wellness App (teleconsultations, digital records) ▶ Offer mental health support (confidential counselling, stress management, awareness) ▶ Promote work life integration (flexible arrangements, paid time off) ▶ Ensure ergonomic work environment (office & remote) ▶ Implement physical activity and wellness programs (challenges, gym tie ups) ▶ Offer financial wellness initiatives (workshops, assistance programs) ▶ Train leaders to support team well-being ▶ Facilitate regular health check-ups and awareness camps ▶ Utilize feedback mechanisms (surveys, anonymous channels) for continuous improvement.	Positive Prioritizing employee health, safety, and development promotes workforce well-being, improves productivity, and supports the attraction, retention, and growth of talent.
5	Human Rights	Risk	▶ Non compliances pose significant legal, reputational and operational risks including potential regulatory penalties	▶ 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. ▶ Ensure compliance via comprehensive training programs for all employees, specifically	Positive Respect for human rights is a fundamental priority for the Company and its stakeholders. Strong human rights practices help foster trust, support responsible business conduct, and mitigate legal, regulatory, and reputational risks.

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)
				covering human rights, non-discrimination and ethical conduct ▶ 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.	
6	Diversity, Equity and Inclusion	Opportunity	▶ 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). ▶ Inclusion ensures all employees feel valued, respected and empowered to contribute fully. ▶ Equity focuses on fair treatment and access to opportunities, addressing systematic barriers. ▶ A diverse workforce reflects Star Health's broad customer base across India, enhancing market understanding and customer responsiveness.	Star Health promotes Promote Equal Opportunity Practices – Implement fair recruitment, promotion, and compensation processes to prevent discrimination and ensure inclusivity Conduct regular DEI training and sensitization sessions to foster a respectful and inclusive workplace culture.	Positive A diverse workforce strengthens organizational culture and drives better business outcomes through increased innovation, productivity, and employee satisfaction. It also supports talent retention, reducing attrition and associated hiring and onboarding costs

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)
7	Corporate Governance	Risk	- As a public facing insurance company, corporate governance risks such as compliance breaches, stakeholder distrust and reputational damage are material to Star Health - Poor and unmanaged governance issues will result in fraud and ineffective strategy jeopardizing long term viability and policyholder trust	- 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. - Comprehensive policy framework: Policies including the Code of Conduct, Whistleblower Policy, ESG policy, CSR policy and regular compliance reviews ensure adherence to ethical and legal standards. - Transparency & Disclosure: uphold high transparency standards by providing timely and accurate disclosures to all stakeholders as per regulatory requirements.	Positive Strong corporate governance is fundamental to maintaining stakeholder trust and ensuring sustainable business performance. Effective governance frameworks promote accountability, transparency, and ethical decision-making while supporting compliance and risk management.
8	Risk Management and Business Continuity (incl. climate risk)	Risk & Opportunity	- In a sector exposed to market, operational, and regulatory changes, lack of risk preparedness can lead to business disruption. - Events like natural disasters, climate risks, pandemics, or IT outages can severely impact claims servicing and business operations. - Adapting underwriting and product design to climate risks can also position the Company as a sustainability leader	- The Company has implemented an Enterprise Risk Management (ERM) framework and a Business Continuity Plan (BCP) to identify, assess, and manage risks. - Regular stress testing, scenario planning, and IT disaster recovery drills are conducted to enhance resilience. - The Company assesses climate-related physical and transition risks and will work to integrate ESG considerations into risk modelling and product design. - It also aims to reduce its carbon footprint by adopting green operational practices	Positive and Negative Robust ERM practices, coupled with strong Board oversight, enable the timely identification and mitigation of key risks, enhancing the Company's resilience and ability to achieve its business objectives.

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)
9	Customer Satisfaction and Engagement	Opportunity	▶ Enhancing customer experience and trust is key in a competitive insurance market, especially with increasing digital adoption. ▶ Satisfied customers contribute to retention, cross-selling, and brand value.	▶ Conduct periodic surveys, reviews, and grievance assessments to identify and address customer concerns proactively. ▶ Implement structured complaint management and escalation processes to ensure prompt resolution and improved customer satisfaction. ▶ Utilize customer insights and data analytics to enhance product quality, service delivery, and overall customer experience.	Positive and Negative Effective customer relationship management plays a key role in fostering customer loyalty and deepening client relationships. By proactively engaging with customers and incorporating their feedback, the Company continuously enhances its offerings and strengthens customer satisfaction.
10	Financial Inclusion	Opportunity	▶ Affordable insurance solutions enable wider access to financial protection, particularly for underserved and vulnerable populations. By reducing the financial impact of unforeseen events, they foster resilience, support inclusive growth, and enhance overall societal well-being. ▶ Positive	▶ Affordable insurance solutions enable wider access to financial protection, particularly for underserved and vulnerable populations. By reducing the financial impact of unforeseen events, they foster resilience, support inclusive growth, and enhance overall societal well-being.	Positive Improving access to insurance services, the Company helps enhance financial protection for consumers, enabling them to better manage uncertainties. This creates greater customer engagement and supports the expansion of the insurance market.



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 the above-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.	Whistle Blower Policy Privacy Policy Ethical sales & customer commitments Political non-alignment Insider Training Anti-Money Laundering Policy Information & Cyber Security Intellectual Property Rights ESG Policy Code of Conduct & Ethics Anti-Corruption Policy Risk Control Business Continuity Policy Environment and Social Management Systems (ESMS) The organization has established Standard Operating Procedures (SOPs) across key functions, including Governance, Risk & Compliance (GRC), Information Security, Information Technology, Finance, Claims, Human Resources, Legal, Risk Management, Underwriting, and other business units. These SOPs provide a structured framework to standardize processes, ensure regulatory compliance, strengthen accountability, and promote operational efficiency. Adherence to these procedures enables consistent execution of activities, effective risk management, and streamlined operations across the organization. Regular reviews and awareness initiatives are conducted to ensure continued alignment with business and sustainability objectives.
2	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle	ESG Policy
3	Businesses should promote the well-being of all employees.	Mental Health & Well-being Policy Anti-Harassment Policy Employees Grievance Redressal Policy Occupational Health and Safety (OHS) Standard Manual
4	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.	Equal Opportunity Employer Policy Promoting Diversity & Emerging Opportunity Policy Corporate Social Responsibility Policy
5	Businesses should respect and promote human rights.	The Human Rights Due Diligence observations identified in FY 2024–25 have been addressed and implemented in FY 2025–26. The organization plans to undertake a fresh round of due diligence in FY 2026–27 to assess compliance and identify any new areas for improvement.
6	Businesses should respect, protect, and make efforts to restore the environment.	Procurement Policy ESG Policy & Handbook (ESMS Manual)
7	Businesses when engaged in influencing public and regulatory policy, should do so in a responsible manner	Political non-alignment Procedure
8	Businesses should support inclusive growth and equitable development	Corporate Social Responsibility Policy Promoting Diversity & Emerging Opportunity Policy

S. No.	Principle Description	Reference for Star Health's Policies /Procedure/Standard
9	Businesses should engage with and provide value to their customers and consumers in a responsible manner	Ethical sales & customer commitments Customer Grievance Policy

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Yes								
c. Web Link of the Policies, if available	Pertinent policies that are developed and implemented by the Company as per the NGRBC requirement are uploaded on the website of the company. More details about the policy can be accessed through the link https://www.starhealth.in/investors/company-policies/and https://www.starhealth.in/investors/disclosures/ Some of the policies of the Company are accessible only to employees and other internal stakeholders.								
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)	Yes, our value chain partners are formally agreed to comply with requirements on workplace safety, a healthy work environment, prohibition of child and forced labour, non-discrimination, fair employment conditions, and adherence to wages and working hours. The Company has a Supplier/Vendor Code of Conduct outlining ethical, social, and environmental expectations, and all partners are required to formally sign this Code. We also screen suppliers from an ESG perspective to ensure alignment with our sustainability standards. The Company maintains zero tolerance towards bribery and corruption and encourages suppliers to set measurable ESG targets, mitigate operational risks, and adopt environmentally responsible and socially inclusive practices across their operations. More details can be accessed through following link https://d28c6jni2fmamz.cloudfront.net/Code_of_Conduct_for_Suppliers_Vendors_d0d90281c8.pdf								
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.	Star Health adopts and complies with 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: ▶ ISO:27001; 2022 for Information Security Management System (ISMS) ▶ ISO:22301; 2019 for Business Continuity Management System (BCMS) ▶ ISO: 9001; 2015 for Quality Management Systems (QMS)								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Star Health has established a strong foundation for its sustainability agenda by embedding Environmental, Social, and Governance (ESG) principles into its long-term business strategy. The Company has articulated a clear ESG Vision with defined goals and timelines to steer its transition toward responsible and sustainable operations. A comprehensive ESG Management System provides the overarching governance structure, guiding the identification, assessment, and management of key Environmental and Social (E&S) risks through supporting policies and procedures. To ensure effective implementation, the Company has identified relevant ESG KPIs and instituted cross-functional working groups with specific goals and action plans across departments such as Administration, CSR, Risk, Customer Relations, Safety, Legal, Claims, and Underwriting. These coordinated efforts enable continuous monitoring, performance tracking, and transparent reporting on ESG commitments across the organization.								

Completed ESG Activities in FY 2026

- ▶ ESG workshops for employees, management committee, and board members
- ▶ Supply Chain Vendor E&S Screening
- ▶ Climate Disclosure Gap Assessment against TCFD Framework
- ▶ Climate Risk Assessment (CRA Report) across its two operational assets
- ▶ Human Rights Due Diligence across its own operations and supply chain
- ▶ Reporting on Global Reporting Initiative (GRI) Standards and publication of the Sustainability Report

Ongoing ESG Activities pertaining to FY 2027

- ▶ Human Rights Due Diligence across its own operations and supply chain
- ▶ Reporting on Global Reporting Initiative (GRI) Standards and publication of the Integrated Report
- ▶ Establish TCFD reporting, and publish to integrate into our regular disclosure processes
- ▶ Net Zero by 2040
- ▶ Achieve women workforce of 32% by FY2028
- ▶ Increase renewable energy at office spaces by 20% by FY2028

6. Performance of the entity against specific commitments, goals, and targets along with reasons in case the same are not met.

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:

- ▶ A baseline Business & Human Rights (BHR) Assessment, aligned with the UN Guiding Principles (UNGPs), has been conducted and a top-up assessment is scheduled for FY 2026–27 to ensure continued alignment and risk responsiveness.
- ▶ The materiality assessment has been concluded; however, the double materiality assessment is yet to be undertaken and is planned for the upcoming reporting cycle.
- ▶ The Company remains on track to publish its Integrated Report in alignment with IFRS Standards by August 2026, in continuation of last year's commitment to enhanced transparency.
- ▶ We have made significant progress in advancing gender diversity, achieving 30% women representation in our workforce in FY2025–26. This milestone reflects our continued commitment to building an inclusive workplace and positions us strongly to achieve our target of increasing women representation to 32% by FY2028
- ▶ Achieve 15% renewable energy consumption as a proportion of total energy consumption by FY2028.

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 evolved from a strategic aspiration into a core element of our business operations. During FY26, the Company made significant progress in embedding Environmental, Social, and Governance (ESG) principles across its decision-making frameworks, risk management processes, and day-to-day operations.

Governance, leadership, and oversight

A key achievement during the year was the strengthening of ESG governance through structured systems, enhanced disclosures, and organization-wide capacity building. The Company has progressed towards enhanced transparency through the introduction of its Integrated Report in FY26, marking a significant step in aligning financial and non-financial disclosures and presenting a holistic view of value creation. In addition, Star Health continued to report in accordance with Global Reporting Initiative (GRI) Standards, reinforcing accountability and consistency in ESG disclosures.

In line with global best practices, the Company initiated a comprehensive **TCFD-aligned disclosures**, which will be rolled out in the near term to strengthen climate-related transparency and risk management practices.

To institutionalize a sustainability-led culture, ESG awareness workshops were conducted for employees, senior management, and Board members. The Company also strengthened its supplier screening mechanisms by integrating environmental and social considerations, while actively incorporating climate-related risks into enterprise risk management discussions.

While notable progress has been achieved, the Company recognizes evolving ESG expectations and associated challenges. These include deepening integration of climate-related disclosures, strengthening supply chain due diligence, and enhancing ESG data governance and measurement systems. Addressing these areas remains a priority as the Company advances its sustainability journey.

Looking ahead to FY27, Star Health is focused on building on this momentum through the following key initiatives:

- ▶ Completion and integration of Human Rights Due Diligence outcomes into policy and operational frameworks
- ▶ Continued ESG reporting and strengthening of disclosure frameworks through the Integrated Reporting approach
- ▶ Integration of **TCFD-aligned climate disclosures** into regular reporting processes

This year marks a transition from intent to institutionalization. Ethical governance, stakeholder trust, and long-term value creation remain central to our approach. Star Health is committed to building a future-ready, resilient, and inclusive organization that delivers sustained impact for all stakeholders while contributing meaningfully to the broader healthcare ecosystem.

8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy/policies	Name: - Mr. Anand Shankar Roy Designation: - MD & CEO DIN: - 08602245
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes, the ESG Committee and the Board of Directors oversee the Company's sustainability agenda, including environmental, social, and governance-related matters. At the management level, an internal ESG Committee, chaired by the Chief Human Resources Officer (CHRO), is responsible for driving implementation, monitoring progress, and ensuring alignment with the Company's sustainability objectives.

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 or as needed 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								

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
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.	P1	P2	P3	P4	P5	P6	P7	P8	P9
	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	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
1. The entity does not consider the Principles material to its business (Yes/No)					N.A				
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)									
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

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Principle 2:

Businesses should provide goods and services in a manner that is Sustainable and Safe

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Principle 3:

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

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Principle 4:

Businesses should respect the interests of and be responsive to all its stakeholders.

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Principle 5:

Businesses should respect and promote human rights

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Principle 6:

Businesses should respect and make efforts to protect and restore the environment.

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Principle 7:

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

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Principle 8:

Businesses should promote inclusive growth and equitable development.

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Principle 9:

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

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**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:
**100%**
 Employees cover under training
& awareness programme

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, Risk Management	100%
Key Managerial Personnel (KMP)	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management, Risk Management	100%
Employees other than BoD and KMPs	1	Ethics, Sustainability, Human rights, Inclusive Environment, Customer Management, Risk 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 INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine*		GST Authorities	64,436	Short payment of tax and Ineligible credit	No
		PF/ESI	76,405	Late deposit for PF contribution	No
Settlement	There have been no instances of compounding fee/settlement/imprisonment/punishment for FY2025-26				
Compounding fee					
Non-Monetary					
	NGRBC Principle	Name of the regulatory/ Enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)	
Imprisonment	There have been no cases which led to any imprisonment or punishment for FY2025-26.				
Punishment					

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

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 a 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://d28c6jni2fmamz.cloudfront.net/Anti_Bribery_Anti_Corruption_Policy_734fc2070e.pdf

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

Case details	FY2025-26	FY2024-25
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 accounts payables (Accounts payable*365) / Cost of goods/services procured) in the following format:

Case details	FY2025-26	FY2024-25
Number of days of accounts payables	56	59

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

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	FY2025-26	FY2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales*	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA
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%	0.00%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	NA	NA
	d. Investments (Investments in related parties / Total Investments made)	NA	NA

Note: Dealers / Distributors model is not applicable for Insurance Companies; the Company is not involved in any sales to Dealers / Distributors

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

Leadership Indicators

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

The Company actively engages with value chain partners through regular meetings and awareness sessions, reinforcing a customer-centric approach under its "Process Through Synergy" framework. These initiatives foster collaboration and facilitate timely resolution of challenges to enhance customer experience. Regular interactions are also conducted with hospital front desk teams and insurance managers across India to share knowledge and best practices. A dedicated network of hospital relationship managers and zonal claims administrators is deployed across regions to address queries and grievances effectively. As part of the onboarding process, the Company conducts mandatory awareness sessions for 100% of its value chain partners, including agents, specified persons, and front-line sales teams

In FY26, the star health conducted 95 programs covering over 4,500 participants. These included health camps, hospital engagement initiatives, roadshows, corporate and educational institution outreach, and customer awareness programs.

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 established appropriate safeguards to prevent conflicts of interest. The Code of Conduct requires Directors and Senior Management to avoid any personal or financial dealings that may give rise to conflicts while interacting with the Company, its employees, or vendors. In the event of any potential or actual conflict, the same must be promptly disclosed to the Company to ensure transparency and proper governance. More details can be accessed through the link, https://d28c6jni2fmamz.cloudfront.net/Conflict_of_Interest_Policy_fc56el04bf.pdf

**Principle 2:**

Businesses should provide goods and services in a manner that is Sustainable and Safe

Essential Indicators

- 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.**

	FY2025-26*	FY2024-25	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. Star Health undertakes continuous development through innovation, digital technologies and software enhancements to improve customer experience and operational efficiency. Hence, no specific allocation is being monitored under improvements in environmental and social impacts.		
Capex			

- 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 maintain zero tolerance towards bribery and corruption and encourage 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

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

Refer above.

- 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.

- 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

- 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	
	FY2025-26	FY2024-25

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	% of employees covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Employees											
Male	10774	10774	100% as sum insured	10774	100% as sum insured	N.A	N.A	10774	100%		
Female	4816	4816	100% as sum insured	4816	100% as sum insured	4816	100%	N.A	N.A		N.A
Total	15590	15590	100%	15590	100%	4816	100%	10774	100%		
Other than Permanent Employees											
Male	1705	1705	100% as sum insured	1705	100% as sum insured	N.A	N.A	1705	100%		
Female	1271	1271	100% as sum insured	1271	N.A	1271	100%	N.A	N.A		N.A
Total	2976	2976	100% as sum insured	2976	100% as sum insured	1271	100%	1705	100%		

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	% of workers covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Workers*											
Male											
Female							N. A				
Total											
Other than Permanent Workers*											
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.

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

	FY2025-26	FY2024-25
Cost incurred on well-being measures as a % of total revenue of the company	0.10%	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: For the numerator, expenses incurred for health insurance, group personal accident and have been considered. For the denominator, revenue of the company has been considered.

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

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	FY2025-26			FY2024-25		
	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	12%	N.A	Yes	16%	N.A	Yes
Others – please specify	-	N.A	N.A	-	N.A	N.A

Benefits	FY2025-26			FY2024-25		
	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.)

Note: ** Star Health does not employ or engage with 'worker', as defined in the guidelines 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.

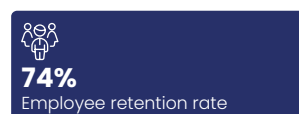
4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web link to the policy.

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_8d24eee04e.pdf and our Human Rights Policy at https://d28c6jni2fmamz.cloudfront.net/HRP_VI_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%	77%	N.A	N.A
Female	100%	70%	N.A	N.A
Total	100%	74%	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 10th May 2021

** Star Health does not employ or engage with 'worker', as defined in the guidelines 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 them 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	
Permanent employee	For reporting harassment, Star Health has established an Internal Committee (IC) that can be approached personally or through email at 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.
Other than permanent employee	Access our Workplace Anti-Harassment Policy at https://d28c6jni2fmamz.cloudfront.net/Workplace_Anti_Harassment_Policy_1_d1f2043c0d.pdf

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	FY2025-26					FY2024-25				
	Total (A)	On Health and Safety Measures		On Skill Upgradation		Total (D)	On Health and Safety Measures		On Skill Upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	12479	11704	94%	12479	100%	11290	10668	94%	11290	100%
Female	6087	5921	97%	6087	100%	4508	4311	96%	4508	100%
Total	18566	17625	95%	18566	100%	15798	14979	95%	15798	100%
Permanent Workers*										
Male										
Female						N. A				
Total										

N. A

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

** The Company adopts a multi-pronged approach to promote health, safety, and employee well-being, including regular trainings, fire drills, and expert-led sessions. Its skill development framework covers induction, regulatory, domain, and behavioural training through instructor-led and e-learning formats, supplemented by job rotations and role enhancement opportunities

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

Category	FY2025-26			FY2024-25		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees*						
Male	12479	11540	92.48%	11290	10802	96%
Female	6087	5529	90.83%	4508	4255	94%
Total	18566	17069	91.94%	15798	15057	95%
Permanent Workers*						
Male						
Female						
Total						

N. A

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 as a fundamental aspect of its operation, with an Occupational Health and Safety (OHS) Management System implemented throughout the organization.

Our OHS Management System Framework has three verticals – Prevention, Preparedness and Governance. Each vertical have it's own objective and our activities and KPI are aligned to those objectives.

The objective of "Prevention" is to prevent an incident or accident to happen and it is achieved by proactive risk identification, assessment and management, detailed investigation of near miss and accidents, analysis of accident pattern, implementing CAPA, verifying effectiveness of corrective and preventive actions, permit system, employee training and awareness program, reward and recognition drives, standardizing the workplace health and safety related requirements, etc.

Only preventive measures are not enough, as we know that even after implementation of controls there will always be residual risk which may lead to an emergency and to handle such emergencies with minimum level of losses, preparedness is necessary. To ensure preparedness, potential emergencies and the response protocols are identified, documented and displayed in facilities, minimum firefighting and life safety tools are deployed, employees are trained in emergency preparedness, Emergency Response Teams are formed and the members of such teams are trained in first aid, firefighting and rescue techniques, the availability and ope-rationality of such tools are ensured through preventive maintenance, effectiveness of the emergency response plan is tested through periodic mock drills, exit routes are audited.

Since our facilities are distributed throughout the nation, governance plays an important role to ensure that all the safety drives implemented are working effectively in all facilities. OHS statistics are circulated monthly; OHS performance is presented in forums like Enterprise Risk Management Committee in the presence of top management.

For more details, the OHS Policy can be accessed at: 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.

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.

Not applicable

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, Mediclaim 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.

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.

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

Safety Incident/Number	Category	FY2025-26	FY2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employee	2.356	0.027
	Worker	N.A	N.A
Total recordable work-related injuries**	Employee	98	1
	Worker	N.A	N.A
No. of fatalities	Employee	0	0
	Worker	N.A	N.A
High consequences for 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.

Note:**All recorded work-related injuries in this report occurred during travel undertaken. The Company has considered incidents happening in its own premises and outside, during working hours, are physical injuries and require hospitalization.

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

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

Star Health has established a dedicated Occupational Health & Safety Department with experienced safety officers deployed at all major cities. A Board approved Occupational Health & Safety Policy is in place. Safety is ensured right from the selection of a new facility by obtaining safety clearance before it is approved. Facility Safety Standard Manual is available to guide the Administration team to ensure all safety protocols.

For existing facilities, health and safety risks are identified and mitigated through proactive risk assessment. Any incident reported is investigated and corrective and preventive measures are implemented. Incident record is maintained for future analysis. Training is also provided to employees on emergency preparedness. Electrical Safety Certification drive has been initiated to ensure the health and safety of electrical installations in facilities.

Minimum fire protection and life safety requirements are defined for different categories of offices. All equipment is maintained periodically to ensure availability during an emergency event. 24X7 OHS helpline and OHS e-mail id is provided for the ease of employees reporting any safety related issues in their facilities.

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

Category	FY2025-26			FY2024-25		
	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	NA	0	0	NA
Health & Safety	0	0	NA	0	0	NA

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	100% of the Corporate Offices are assessed by OHS team. These offices are also covered under the scope of ISO 9001, ISO 27001 and ISO 22301. Hence during the re-certification audit also these facilities were assessed by third party ISO auditors.
Working Conditions	Detailed Health & Safety audit was conducted for 15% of the Branches by Regional OHS Team adopting risk-based approach. Internal audit team has assessed more than 640 office facilities where basic safety provisions are examined.

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.

Not Applicable

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

Not Applicable

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	
	FY2025-26	FY2024-25	FY2025-26	FY2024-25
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. Star Health does not currently offer such transition support services to the employees. regularly improves employee skills through training and capability-building initiatives. The company also conducts awareness sessions on industry best practices to strengthen employee competencies and enhance their employability.

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 2026. The Company has considered a sample of 152 hospital network partners and has conducted E&S screening and due diligence. The assessment focused on key E&S aspects including health and safety practices, grievance redressal mechanisms, labor conditions, and environmental compliance across the sample assets.
Working Conditions	

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.

ESG screening and due diligence have been conducted for few hospitals; however, detailed assessments have not yet been undertaken. Based on the screening outcomes, no significant ESG risks have been identified across the value chain. Going forward, the organization plans to strengthen its ESG assessment process by mandating the submission of ESG policies and relevant ESG-related data from key value chain partners. This will enable a

more comprehensive evaluation of ESG performance, support the assessment of material risks and impacts, and facilitate the incorporation of ESG ratings into the supplier and partner evaluation framework.



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 recognizes stakeholder engagement as key to sustainable growth and long-term value creation. It identifies stakeholders—including customers, employees, investors, regulators, communities, and partners—based on their relevance and influence. Through its aligned engagement framework, the company ensures structured and consistent interactions. Regular inputs from leadership, experts, and partners help align stakeholder expectations with business strategy. The Company uses multiple communication channels to gather feedback and address concerns effectively. These insights support better insurance products, stronger governance, and enhanced community initiatives. Continuous engagement enables Star Health to build trust and drive responsible, collaborative outcomes.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	Yes, if they qualify based on specified criteria such as income, gender Etc.	- Customer surveys (NPS) and feedback - Digital / Electronic-Mobile App, website, email, SMS, customer care - Physical- Branches, noticeboard, pamphlets, personal visits, letters - Claims Support – Through dedicated agents for services related to sales, service, and claims processes on digital platform - Grievances – email, website link, dedicated GRO	Frequent and need-based	- Designing products from the customers' perspective. - Throughout the lifecycle of all products and services, timely assist and support clients and resolve any problems they may encounter. - Creating enduring relationships based on trust - Account management and ensuring customer protection by data privacy and security

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
KMP & Employees	No	1. In person Interactive sessions 2. Intranet or Internal Company Website, In-person meetings, Appraisal process, Training Programs and Workshops, Wellness, and counselling sessions 3. Direct Interactions through various channels, including emails, executive sessions, written communications, and learning and development initiatives. 4. Idea portal, Suggestion box. 5. Townhall and strategic meeting 6. Internal publications, circulars, posters, videos, e-mails 7. Wellness Awareness and Initiatives	Frequent and need-based	1. To provide chances for professional growth and to provide a secure and inclusive work environment for staff members 2. To promote a healthy work atmosphere, evaluate performance, and offer chances for training and growth.
Investors & Shareholders	No	1. Annual General Meeting (AGM) and Management meetings. 2. Investor communication through annual reports and presentations 3. Investor calls and roadshows	Quarterly	1. Adherence to all applicable laws and rules. 2. Provide updates on financial performance, talk about strategic plans, and seek feedback and suggestions from shareholders. 3. To guarantee aligning with investor expectations and the Company's business plan, look for strategic inputs.

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
Regulators	No	1. Mandatory filings with key regulators 2. Written Correspondence, Regular & direct engagement through e-mail, phone calls, meetings, online portal. 3. Discussions, committees, and discussion papers, participation in regulatory meetings, forums 4. Representation filings	Frequent and need-based	1. To make sure adherence to all relevant laws and regulations 2. To secure the required approvals and inspections 3. To request clarifications, carry out regulatory inspections, reply to inquiries, and handle concerns. 4. To make a positive contribution to regulatory decision-making that could influence Star Health and its customers.
Community	Yes	1. Interactions with NGOs, focus group discussions etc. 2. Other ways of engagement include community surveys and feedback mechanisms, Email, phone Calls, meetings 3. Field visits / field work	Continuous	1. 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. 2. To foster the sustainable development of communities through ongoing involvement.

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
				3. Explore community feedback and address concerns. 4. Encourage the effective promotion of Star Health's core values. 5. 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.
Channel partners, hospitals and distributors/ Vendors	No	1. Through Annual Reports 2. Dealer engagement meetings, training courses, company policy /process communication, periodical meetings / 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.

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
Future Generation	No	1. Harnessing the urgency of environmental and social crises through responsible business practices	Continuous	1. 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 remains deeply committed to advancing health and wellness as a core pillar of its Corporate Social Responsibility (CSR) agenda. The Company aligns its social impact initiatives with community needs by actively engaging with stakeholders, understanding local health challenges, and designing responsive, need-based interventions.

Recognizing the importance of CSR in driving sustainable development, the Company leverages its domain expertise, outreach capabilities, and partnerships to deliver impactful healthcare programmes, with a strong emphasis on underserved and rural communities.

A key initiative under this approach is the Star Arogya Seva Kendra (ASK) programme, which focuses on strengthening primary healthcare systems through a static clinic model. The initiative is designed to deliver accessible, affordable, and preventive healthcare services, with a particular focus on early diagnosis and management of non-communicable diseases.

The programme adopts a community-centric approach by promoting health awareness, encouraging positive health-seeking behaviour, and enabling timely medical intervention. Through these efforts, Star Health aims to improve long-term health outcomes and reduce the burden of preventable illnesses in vulnerable populations. This integrated model ensures that the Company's impact extends beyond insurance services, contributing meaningfully to the holistic well-being of communities while advancing public health infrastructure at the grassroots level.



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	FY2025-26			FY2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	12479	12479	100%	15798	15798	100%
Other than permanent	6087	6087	100%	18	18	100%
Total Employees	18566	18566	100%	15816	15816	100%
Workers*						
Permanent						
Other than permanent						
Total 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 minimum wages paid to employees and workers, in the following format

Category	FY2025-26					FY2024-25				
	Total (A)	Equal to Minimum Wage		More than minimum Wage		Total (D)	Equal to Minimum Wage		More than minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent										
Male	10774	N.A**	10774	100%	11290	N.A**		11290	100%	
Female	4816		4816	100%	4508		4508	100%		
Other than Permanent										
Male	1705	N.A	1705	100%	18	N.A		18	100%	
Female	1271		1271	100%	0		0	0%		
Workers*										
Permanent										
Male										
Female						N. A				
Other than Permanent										
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	FY2025-26		FY2024-25	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	9	55,11,635	2	55,00,000
Key Managerial Personnel (KMP)	7	31617425	2	5732039
Employees other than BoD and KMP	12472	555235	6085	346285
Workers			N.A	

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

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

	FY2025-26*	FY2024-25
Gross wages paid to females as % of total wages	22.98%	22.55%

Note: *It is prudent to note that this number is calculated based on the actual gross salary paid till March 31, 2026, YTD, from the date of joining of each employee.

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

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_VI_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. 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	FY2025-26			FY2024-25		
	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	14	0	N.A	9	3	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:

	FY2025-26	FY2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	14	9
Complaints on POSH as a % of female employees / workers	0.23	0.2
Complaints on POSH upheld	2	2

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

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 14 (FY 2026) 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 by 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 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	100% coverage of offices under the Human Rights Assessment in FY 2023–24. Subsequently, Human Rights Due Diligence (HRDD) was conducted in FY 2024–25 to evaluate the status of the recommended corrective action plans and to assess the Company's responsiveness to identified human rights concerns. All observations identified during FY 2024–25 have been duly addressed and implemented in FY 2025–26. The Company is committed to continuous improvement and plans to undertake a fresh round of Human Rights Due Diligence in FY 2026–27 to reassess compliance and identify any areas for enhancement.
Forced labor	
Sexual harassment	
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.

Awareness of the POSH policy among employees continues to improve, with an increasing number of women proactively coming forward to register and participate in related initiatives. This positive trend reflects growing trust in the organization's grievance redressal mechanism and commitment to a safe workplace. The organization will continue its awareness and engagement efforts to further strengthen inclusivity and reporting confidence

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.

To support effective implementation, the company has established Standard Operating Procedures (SOPs) and a structured grievance redressal mechanism for employees and other stakeholders. These processes facilitate timely reporting, investigation, and resolution of grievances, while enabling continuous improvement in business practices.

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

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 process of conducting human rights due diligence to understand the status of suggested corrective action plan and companies' responsiveness to human rights concerns.

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 inclusivity 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 2026.
Discrimination at workplace	The Company has considered a sample of 150 hospital network partners and has conducted E&S Screening and due diligence for few hospitals. The assessment focused on key E&S aspects including health and safety practices, grievance redressal mechanisms, labor conditions, and environmental compliance across the sample assets
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.

ESG screening and due diligence have been conducted for few hospitals and vendors; however, detailed assessments have not yet been undertaken. Based on the screening outcomes, no significant ESG risks have been identified across the value chain. Going forward, the organization plans to strengthen its ESG assessment process by mandating the submission of ESG policies and relevant ESG-related data from key value chain partners. This will enable a more comprehensive evaluation of ESG performance, support the assessment of material risks and impacts, and facilitate the incorporation of ESG ratings into the supplier and partner evaluation framework



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:



6817.65 GJ

Total energy consumption from renewable sources

Parameter	Unit	FY2025-26	FY2024-25
From renewable sources (in gigajoules)			
Total electricity consumption (A)	GJ	6817.65	3960.53
Total fuel consumption (B)	GJ	0	0
Energy consumption through other sources (C)	GJ	0	0
Total energy consumption from renewable sources (A+B+C) (GJ)	GJ	6817.65	3960.53#
From non - renewable sources (in gigajoules)			
Total electricity consumption (D)	GJ	28427.23	36278.39**
Total fuel consumption (E)	GJ	55.6	472.56
Energy consumption through other sources (F)	GJ	0	0
Total energy consumption from non - renewable sources (D+E+F) (GJ)	GJ	28482.83	36750.95
Total energy consumption (A+B+C+D+E+F) (GJ)*	GJ	35300.48	40711.49
Energy intensity per rupee of turnover (Total energy consumption in GJ/ turnover in rupees in Crore)	GJ/Crore (INR)	1.90	2.42
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) *** (Total energy consumed / Revenue from operations adjusted for PPP)	GJ/Crore (INR)	0.09	0.12
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: All the units considered are in kWh for renewable and non-renewable energy consumption across 655 branches. For a few branches where unit consumed data could not be determined, the values have been estimated using a spend-based approach in accordance with BRSR guidelines. For few office locations DG based electricity consumption detail were available in kWh, we have used Central Electricity Authority (CEA) based emission factor. For FY2025-26 emission factors from Central electricity and IPCC have been calculated. The kWh is converted to giga joules as per the standard formula 1 kWh = 0.0036 giga Joule

***PPP has been taken 20.34 provided by IMF. <https://datamapper/PPEX@WEO/OEMDC/IND://www.imf.org/external/>

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.** – Yes, Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above. Assessment and evaluation were carried out by Less Carbon Technologies Private Limited

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	FY2025-26	FY2024-25
Water withdrawal by source (in kiloliters)			
(i) Surface water	KL	0	0
(ii) Groundwater	KL	0	0
(iii) Third party water*	KL	233931.6	171134
(iv) Seawater / desalinated water	KL	0	0
(v) Others	KL	0	0
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)	KL	233931.6	171134
Total volume of water consumption (in kiloliters)	KL	233931.6	171134
Water intensity per rupee of turnover (Water consumed / turnover)	KL/Crore (INR)	12.56	10.19 KL/Crore Rs
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)** (Total water consumption / Revenue from operations adjusted for PPP)	KL/Crore (INR)	0.617	0.49 KL/Crore Rs
Water intensity in terms of physical output	KL/mn (INR)/stores	N.A	N.A
Water intensity (optional) – the relevant metric may be selected by the entity	-	N.A	N.A

Note: Water withdrawal by the Company for FY26 is estimated in alignment with BIS IS 1172 standard guidelines. The calculation is based on the number of working days and a standard consumption norm of 45 litres per person per day.*Since the company is not involved in manufacturing operations, its water usage is limited to the purpose of domestic consumption only. 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). 1000 Litres of water is considered 1KL

**PPP has been taken 20.34 provided by IMF. <https://datamapper/PPEX@WEO/OEMDC/IND://www.imf.org/external/>

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.** – Yes, Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above. Assessment and evaluation were carried out by Less Carbon Technologies Private Limited

4. Provide the following details related to water discharged:

Parameter	Unit	FY2025-26	FY2024-25
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	187145.28	-
With treatment – please specify the level of treatment	KL	-	-
(v) Others	KL	-	-

Parameter	Unit	FY2025-26	FY2024-25
No treatment	KL	-	-
With treatment – please specify the level of treatment	KL	-	-
Total water discharged (in kiloliters)	KL	187145.28	-

Note: Wastewater discharged has been estimated based on the assumption that 80% of the total water consumed is released as wastewater, in line with applicable industry practices and Central Ground Water Authority (CGWA) guidelines. Water discharge tracking is limited due to the Company operating from shared and leased premises. However, the Company promotes responsible water use through initiatives such as sensor-based taps, rainwater harvesting systems, and sewage treatment facilities in select office locations, supporting water conservation efforts. 1000 Litres of water is considered IKL

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. – Yes, Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above. Assessment and evaluation were carried out by Less Carbon Technologies Private Limited

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

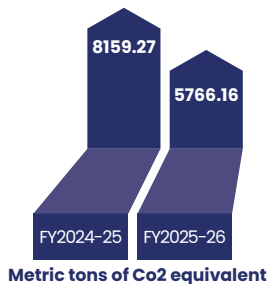
No

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

Parameter	Unit	FY2025-26	FY2024-25
NOx	µg/m ³	Given the nature of Star Health's business, this question is not applicable / material to the Company	
SOx	µg/m ³		
Particulate matter (PM 10)	µg/m ³		
Persistent organic pollutants (POP)	tones/annum		
Volatile organic compounds (VOC)	tones/annum		
Hazardous air pollutants (HAP)	tones/annum		
Others – Process Emission (HCL)	mg/Nm ³		
Acid Mist	mg/Nm ³		

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	FY2025-26	FY2024-25
Scope 1	Metric tons of CO ₂ equivalent	160.53	0.008
Scope 2	Metric tons of CO ₂ equivalent	5605.62	8159.27
Total	Metric tons of CO ₂ equivalent	5766.16	8159.27
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO ₂ eq/Crore(Rs)	0.30	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 CO ₂ eq/Crore(Rs)	0.015	0.025
Total Scope 1 and Scope 2 emission intensity in terms of physical output	tcO ₂ /(INR)/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 FY2025-26 have been calculated using the IPCC Emissions Factor, as recommended by the Industry Standards Note on BRSR Core, to ensure methodological consistency and comparability.

Scope 1 emission calculations are based on stationary combustion and fugitive emissions only from fire extinguishers across all offices. Other sources of fugitive emissions such as owned vehicular emissions are not included in the calculations as they are yet maintained by Company.

Scope 2 emissions FY2025-26 are based on energy consumption data from office spaces (699). Scope 2 emissions for FY2025-26 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 20.34 provided by IMF. <https://datamapper/pppex@WEO/OEMDC/IND://www.imf.org/external/>

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.** - Yes, Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above. Assessment and evaluation were carried out by Less Carbon Technologies Private Limited

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 incentivizing GHG emissions (Scope 1, 2 and 3 (selected)) across our offices. Additionally, we consume renewable energy (only for corporate offices), 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	FY2025-26	FY2024-25
Total Waste generated (in metric tons)*		
Plastic waste (A)	0	0
E-waste (B)	13.904	16.34
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	11.082	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	1245	857.40
Organic Waste	335	239.28
Total (A+B + C + D + E + F + G + H)	1604.66	1113.03
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.086	0.07
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) # (Total waste generated / Revenue from operations adjusted for PPP)	0.0042	0.003
Waste intensity in terms of physical output	N.A	N.A
Waste intensity (optional) – the relevant metric may be selected by the entity	N.A	N.A
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	-	-
(ii) Re-used	1.41	-
(iii) Other recovery operations	-	-
Total*	1.41	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
Other disposal operations	-	-
Total	-	-

Note: The company currently does source segregation and 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 off through municipal/ local bodies. Offices are disposing wastes 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). 1000Kg of waste is considered as 1 tonne

The Company has a buyback 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. Battery waste has been reported from FY2024-25 onwards; hence, comparative data for previous years is not available

*Trivandrum branch office organic waste is sent to piggery and it is used as food for pigs.

PPP has been taken 20.34 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. - Yes, Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above. Assessment and evaluation done by Less Carbon Technologies Private Limited

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 waste.

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
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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:

	FY2025-26	FY2024-25
Water withdrawal by source (in kiloliters)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kiloliters)		
Total volume of water consumption (in kiloliters)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kiloliters)		
(i) To Surface water		
No treatment		
With treatment – please specify level of treatment		
(ii) To Groundwater		
No treatment		
(iii) To Sea Water		
With treatment – please specify level of treatment		
No treatment		
With treatment – please specify level of treatment		
(iv) Sent to third parties		
No treatment		
With treatment – please specify level of treatment		
(v) Others		
No treatment		
With treatment		
Total water discharged (in kiloliters)		

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

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

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

Parameter	Unit	FY2025-26	FY2024-25
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tons of CO ₂ equivalent	3062.58	2209.13
Total Scope 3 emissions per rupee of turnover	Metric tons of CO ₂ equivalent	0.164	0.1316
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	Metric tons of CO ₂ equivalent	–	–

Note: Scope 3 emission for FY2025-26 includes calculation for Category 5 : waste generated in operation (E-waste, dry waste, organic waste and battery waste), 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) 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. – Yes, Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above. Assessment and evaluation done by Less Carbon Technologies Private Limited

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 the 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, Pune Zonal Office, and Trivandrum Zonal Office are in certified green buildings. These offices reflect our focus on promoting environmentally responsible infrastructure, enhancing resource efficiency, and supporting sustainable business operations	N.A	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.
2	We are sourcing a portion of our electricity from renewable energy providers for two of our corporate offices to promote cleaner energy consumption.	N.A	6817.65GJ
3	We have responsibly processed electronic and battery waste through authorized recycling channels. Our strong waste segregation practices ensure that recyclable materials are efficiently separated at source and handed over to authorized recyclers	N.A	Recycled 13.904 tonnes of electronic waste and 11.08 tonnes of battery waste
4	The entire procurement process and approval workflow were previously paper based. As part of our digital transformation initiative, launched in FY25 and fully implemented in FY26, we transitioned to a completely digital procurement and approval system	N.A	Achieving 100% adoption of the digital process and significantly reducing paper consumption while improving operational efficiency.
5	FY 2025–26, we planted over 17,000 saplings of native species across Tamil Nadu and Andhra Pradesh	N.A	Benefitted 100 farmers by supporting biodiversity, enhancing green cover, and contributing to improved ecological and livelihood outcomes in local communities.
6	During FY 2025–26, we have issued a total of 4,106,673 policies digitally, each backed by a 25–page fully digital policy document.		This large-scale transition to paperless operations eliminated the need for physical documentation, resulting in the conservation of over ~102.7 million paper pages. The initiative delivered significant environmental benefits while reinforcing the organization's commitment to sustainability

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 FY2025-26.

Star Health collaborates with suppliers who align with its commitment to environmental and social responsibility. It expects them 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

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

Star Health has initiated the process of its vendor assessment in FY 2026. 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 not 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 FY2025-26. The Company has maintained a strong record of accomplishment 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 and https://d28c6jni2fmamz.cloudfront.net/whistleblower_policy_4261d78742.pdf

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

Location	FY2025-26	FY2024-25
Directly sourced from MSMEs/ small producers	25.43%	None*
Sourced directly within India	99.7%	



25.43%

Directly sourced from MSMEs/
small producers



99.7%

Sourced directly
within India

Note: * The Company procures its materials exclusively from domestic sources (India) and has established business relationships with Micro, Small, and Medium Enterprises (MSMEs) for the supply of key inputs, including stationery, drinking water cans, air conditioning units, and electrical appliances. However, as of FY 2024-25, the Company does not have a formal mechanism in place to monitor or track material inputs

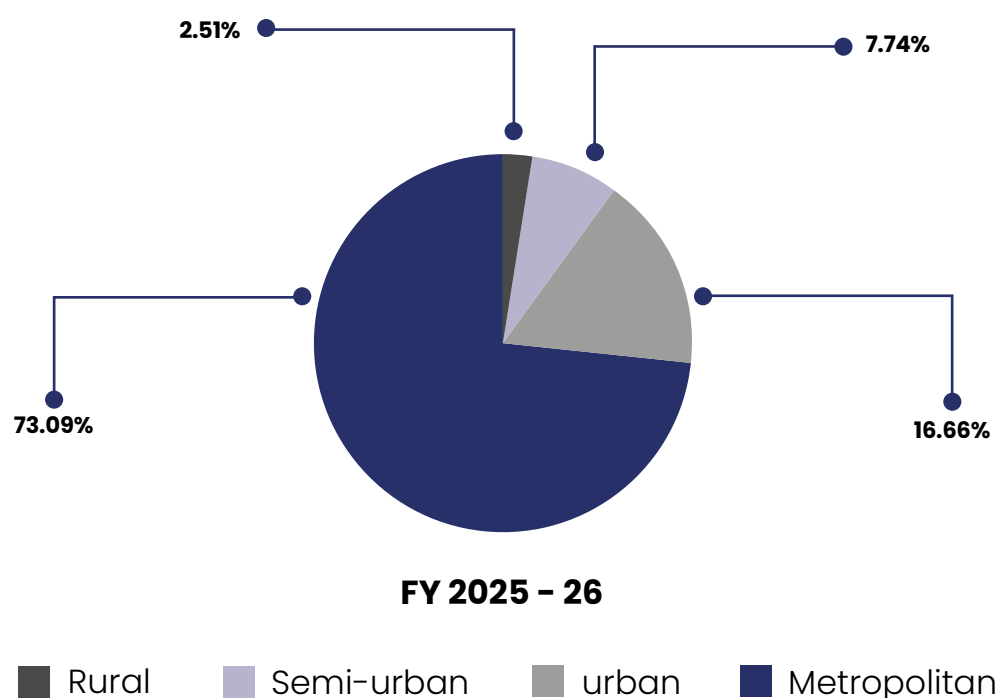
Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

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	FY2025-26	FY2024-25
Rural	2.51%	306
Semi-urban	7.74%	920
Urban	16.66%	2844
Metropolitan	73.09%	11746

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

Note: *The data provided in the above table is the headcount of employees for FY2024-25. For FY2025-26, % of total wages cost is calculated.



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 INR)
	Tamil Nadu	Nagercoil, Kovilpatti, Karur, Chennai, Tiruppur, Theni, Vellore Thiruvallur	
	Karnataka	Mysuru, Hubli, Belagavi, Devanagere, Ballari, Bangalore	
	Telangana	Nizamabad, Khammam, Karimnagar, Mahbubnagar, Hyderabad	8,78,89,207.66
	Andhra Pradesh	Kurnool, Visakhapatnam	
	Odisha	Rourkela, Berhampur	
	Maharashtra	Nashik, Kolhapur, Sangili, Satara, Ahola	
	Punjab	Bhatinda, Amritsar, Patiala	

S. No	State	Aspirational District	Amount spent (in INR)
	Uttar Pradesh	Gorakhpur, Mathura, Prayagraj, Aligarh	
	West Bengal	Asansol, Siliguri	



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:

In FY26, the Company allocated a CSR budget of ₹1,879 Lakh (₹18.79 Crore), with a primary focus on healthcare as its key thematic area. As part of its commitment to advancing community well-being, the Company continued to implement the Arogya Seva Kendra initiative, a static clinic model designed for the systematic planning and execution of long-term, sustainable healthcare programmes.

This initiative emphasizes strengthening primary healthcare systems, with a particular focus on preventive care and early intervention. Through these efforts, the programme seeks to enhance access to essential healthcare services and improve overall health outcomes in underserved communities. During the reporting period, the programme directly benefited approximately 45,000 individuals, reflecting the Company's ongoing commitment to delivering impactful and scalable healthcare interventions.

S. No	CSR Project	No. of persons benefited from CSR Projects	% Of beneficiaries from vulnerable and marginalized groups
1	Arogya Seva Kendra	45017	90%
2	Education Support	7	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 values of transparency and integrity in policyholder interactions through a robust Grievance Redressal Procedure, which easily allows them to easily 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 to 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 extra mile to keep the window open for any dissatisfaction related to grievance 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 - 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:

	FY2025-26		Remarks	FY2024-25		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* NIL inquiries or complaints related to Data Privacy or Cybersecurity

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 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.

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 cyber 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, Robust Data Loss Prevention (DLP) governance 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 scope cybersecurity risk assessment into our overall risk management strategy, we aim to prevent and mitigate potential cyber threats effectively, thereby safeguarding our operations, customer trust, and regulatory compliance.

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://www.starhealth.in/privacy-policy/>

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

There were no reported data loss or information security incidents during the reporting period

7. Provide the following information relating to data breaches:

- a. Number of instances of data breaches** There were no reported data loss or security incidents during the reporting period

- b. Percentage of data breaches involving personally identifiable information of customers-** NIL
- c. Impact, if any, of the data breaches-** NIL

Reasonable assurance has been carried out by BSI Group India Private Limited for the FY2025-26 indicators in the table above.

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.