

Date: August 26, 2022

Place: Chennai

Ref: SHAI/B & S/SE/ 90/2022-23

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

Dear Sir/ Madam,

Sub: Business Responsibility and Sustainability Reporting (BRSR) for FY22.

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 Report for FY22.

The BRSR Report for FY22 is also available at the website of the Company at www.starhealth.in

Kindly take the same on record.

Thanking you,
For Star Health and Allied Insurance Company Limited,

Jayashree Sethuraman,
Company Secretary & Compliance Officer

Annexure

Business Responsibility & Sustainability Report -2021-2022

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Company	L66010TN2005PLC056649
2.	Name of the Company	Star Health and Allied Insurance Company Limited
3.	Year of Incorporation	17th June 2005
4.	Registered office address	No.1,New Tank Street, Valluvarkottam High Road, Nungambakkam Chennai TN 600034 India
5.	Corporate office address	No.1,New Tank Street, Valluvarkottam High Road, Nungambakkam Chennai TN 600034 India
6.	E-mail id	investors@starhealth.in
7.	Telephone	044- 2828 8800
8.	Website	www.starhealth.in
9.	Financial year for which reporting is being done	April 1, 2021 to March 31, 2022 (FY22)
10.	Name of the Stock Exchange(s) where shares are listed	Equity shares are listed on BSE Limited (BSE) and National Stock Exchange of India Limited (NSE)
11.	Paid-up capital	Rs.575.52 Crore
12.	Name and contact details of the person who may be contacted in case of any queries on the BRSR report	Ms. Jayashree Sethuraman, Company Secretary & Compliance Officer investors@starhealth.in 044- 2828 8800
13.	Reporting boundary	Disclosures made in this report are on a standalone basis and pertain only to Star Health and Allied Insurance Company Limited.

II. Products/services

14. 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
1	Health insurance services	Non- life Insurance Service	100%

15. 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 services in Health, Personal Accident and Overseas Travel Insurance.	6512	100%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	Not Applicable	807	807
International		Nil	Nil

17. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	Pan-India
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity- Not Applicable

c. A brief on types of customers- – Retail & Corporate Customers.

IV. Employees

18. 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)	14,010	10,175	73%	3,835	27%
2.	Other than Permanent (E)	24	22	92%	2	8%
3.	Total employees (D + E)	14,034	10,197	73%	3,837	27%
WORKERS						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA
6.	Total workers (F + G)	NA	NA	NA	NA	NA

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	10	10	100%	0	0
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total differently abled employees (D + E)	10	10	100%	0	0
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than permanent (G)	NA	NA	NA	NA	NA
6.	Total differently abled workers (F + G)	NA	NA	NA	NA	NA

19. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	12	2	16.67%
Key Management Personnel	14	1	7.14%

20. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2021-2022 (Turnover rate in current FY)			FY 2020-2021 (Turnover rate in previous FY)			FY 2019-2020 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	12.03%	11.46%	11.88%	9.48%	8.37%	9.19%	9.48%	8.19%	9.14%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

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

S. No.	Name of the holding/ subsidiary associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Nil	Nil	Nil	No

VI. CSR Details

22. (i) Whether CSR is applicable as per section 135 of Companies Act 2013: Yes

(ii) Turnover (in Rs.) - 114,634,715,163/-

(iii) Net worth (in Rs.) - 45,133,767,101/-

(iv) Total amount spent on CSR for FY 22 - Rs. 71,10,100/-

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	No	-	-	-	-	-	-
Investors (other than shareholders)	No	-	-	-	-	-	-
Shareholders	Yes	3	1	-	Nil	Nil	-
Employees and workers	Yes	6	0	-	8	0	-
Customers	Yes	7596	218	-	3961	97	-
Value Chain Partners	No	-	-	-	-	-	-
Other (please specify)	No	-	-	-	-	-	-

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

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Accessibility to Health care Facility	Opportunity	<ul style="list-style-type: none"> Healthcare is basic social need. It is necessary that every individual have access to affordable and quality health care. Will support Government's National Digital Health Mission. Universal access to good quality health care services. 	<ul style="list-style-type: none"> Providing Free Tele consultation 24*7. Providing access to free quality health care services even to people in remote areas. Tie-up with multiple hospitals and diagnostic center across the country to ease the accessibility to health care services. 	This will help in improving the health insurance penetration in rural and remote areas.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
2	Increase in Lifestyle diseases	Risk and Opportunity	<ul style="list-style-type: none"> Multiple lifestyle changes are impacting health and wellbeing of younger generation. Increase in obesity among various age groups Inactive and Stressful Lifestyle <p>RISK</p> <ul style="list-style-type: none"> Increase in likelihood of Claims 	<ul style="list-style-type: none"> Providing Wellness benefits to policyholder to improve their health and encouraging active lifestyle. Rewarding customers by giving discounts on premium for being active and healthy. Emphasizing customers to take health risk assessment to understand and provide personalized recommendations to improve their lifestyle. Providing Life style coaching to improve customers health through simple changes in their diet and nutrition. 	<ul style="list-style-type: none"> Improved customer satisfaction leading to customer retention. Reduction in number of claims due to improved health.
3	Lesser availability of customized and disease specific health insurance products	Opportunity	<ul style="list-style-type: none"> Insurance of risks associated with health represents a major economical and social issue. Non customized products creates a gap between customers' needs and insurers' offerings. 	<ul style="list-style-type: none"> innovating products to meet specialized needs of all the individuals. special disease specific products for people with prior ailments example - Autism, diabetes, cancer. 	This will help in improving the health insurance penetration.
4	Excess Use of Paper	Opportunity	<ul style="list-style-type: none"> Wastage of paper. Increasing Carbon footprint of the organization 	<ul style="list-style-type: none"> Encouraging policyholders to opt for digital policy/E-insurance policy. Digitization of issuance of policy. 	<ul style="list-style-type: none"> reduces cost of printing and stationery. .Positive impact on environment
5	Social responsibility towards the society	Opportunity	Organization is conscious about the kind of impact it creates on the economic, social, and environmental aspects of society.	The details of CSR activities is available in the CSR Report forming part of the Board's Report.	<ul style="list-style-type: none"> CSR helps both society and the brand image of company. Corporate responsibility program is a great way to raise morale in the workplace. CSR helps to give back to society

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
c. Web Link of the Policies, if available	The policies can be accessed at https://investor.starhealth.in/								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	The Company encourages its stakeholders to adhere to the principles.								
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Considering the nature of business , the Company would endeavor to adhere to the principles								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not applicable								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	Being a Company listed during the FY 21-22, the Company is committed to adhere to the principles set out in this report.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	The Chairman & CEO of the Company has oversight and is responsible for decision making on sustainability related issues.								
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.									
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)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	The Company will endeavor to review the policies annually.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliance	All statutory compliances as applicable to the company are complied with.								
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	No								

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

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	No	No	No	No	No	Yes	No	No	No
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	No	No	No	No	No	-	No	No	No
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	No	No	No	No	No	No	No	No	No
It is planned to be done in the next financial year (Yes/No)	No	No	No	No	No	No	No	No	No
Any other reason (please specify)	-	-	-	-	-	-	-	-	-

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE.

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

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

ESSENTIAL INDICATORS

1) Percentage Coverage by training and awareness programmes on any principles during the financial year.

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% of persons in respective category covered by the Awareness programmes
Board of Directors	4	During the year various familiarization programmes comprising matters relating to an array of issues pertaining to the business, regulations, economy and environmental, social and governance parameters were conducted.	100
Key Managerial Personnel (KMP)	5	During the year programmes relating to insider training, anti- money laundering, protection of policyholder's interest, risk management and leadership training were conducted	93
Employees other than Board of Directors or KMPs	5,734	During the year programmes relating to protection of policyholder's interest, behavior training, sense of belonging, IT security, risk management, prevention of sexual harassment in work place and leadership training were conducted.	100
Workers	Not Applicable	Not Applicable	Not Applicable

2) Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings with regulators/ law enforcement agencies/ judicial institutions in FY21.

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

Non-Monetary				
	Name of the regulatory/ enforcement agencies/ judicial Institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment				
Punishment				
		NIL		

- 3) Of the instances disclosed in Question 2 above, details of the appeal/revision preferred in cases where monetary or non-monetary action has been appealed. 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. No
- 5) Number of Directors/KMPs/employees against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption.

	FY 2021-22 Current Financial Year	FY 2020-21 Previous Financial Year
Directors		
KMPs		
Employees		Nil
Workers		

- 6) Details of Complaints with regard to conflict of interest:-

	FY 2021-22 Current Financial Year		FY 2020-21 Previous Financial Year	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of conflict of interest of directors	NIL		NIL	
Number of complaints received in relation to issues of conflict of interest of KMPs	NIL		NIL	

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

LEADERSHIP INDICATORS

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

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

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

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

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

ESSENTIAL INDICATORS

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

The Company incurs capital expenditure only as a part of the digitalisation journey for procurement of business digitally as well as enhance customer experience.

2. a. Does the entity have procedures in place for sustainable sourcing? – Not Applicable. Considering the nature of business of the Company
- b. If yes, what percentage of inputs were sourced sustainability - Not Applicable

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

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

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

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

Benefits	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	NA	Y	100%	NA	Y
Gratuity	100%	NA	Y	100%	NA	Y
ESI	27%	NA	Y	34%	NA	Y
Other please specify	NA	NA	NA	NA	NA	NA

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.

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

Yes. The web-link of the policy is as given below:

<https://www.starhealth.in/content/other>

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%	100% *	NA	NA
Female	99%	100% *	NA	NA
Total	99%	100%	NA	NA

* All employees returning from parental leave continuing to work has been considered irrespective of their period of continuation

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

	Yes/No (If Yes, then give details of mechanism in brief)
Permanent workers	No
Other than Permanent workers	No
Permanent employees	The Company has a designated Grievance Redressal Officer at the Human Resource Department to address mechanism grievances of employees.
Other than Permanent employee	

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

	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Total employees / workers in respective category	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees/ workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	NA	NA	NA	NA	NA	NA
- Male	NA	NA	NA	NA	NA	NA
- Female	NA	NA	NA	NA	NA	NA
Total Permanent Workers	NA	NA	NA	NA	NA	NA
- Male	NA	NA	NA	NA	NA	NA
- Female	NA	NA	NA	NA	NA	NA

8. Details of training given to employees and workers:

Category	FY 2021-22 Current Financial Year					FY 2020-21 Current Financial Year				
	Total (A)	On Health and safety measures		On Skill Upgradation		Total (D)	On Health and safety measures		On Skill Upgradation	
		No. (B)	%(B/A)	No.(C)	%(C/A)		No. (E)	% (E/D)	No.(F)	%(F/D)
Employees										
Male	13422	13422	100	8561	61.88	13258	13258	100	6861	53.05
Female	4927	4927	100	3049	61.88	4444	4444	100	2356	53.05
Total	18349	18349	100	11610	63.27	17702	17702	100	9217	52.07
Workers										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Category	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Total (A)	No. (B)	%(B/A)	Total (C)	No. (D)	%(D/C)
Employees						
Male	10197	9760	96%	10422	9823	94%
Female	3837	3700	96%	3851	3681	96%
Total	14034	13460	96%	14273	13508	95%
Workers						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA

10. Health and safety management system:

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

Yes, the below mentioned occupational health and safety management system initiatives are implemented by the Company

1. Workplace Risk Assessment
2. Incident & Accident investigation & CAPA
3. Emergency Management
4. Safety Promotions
5. Safety & Emergency Training
6. Periodic inspection, preventive maintenance & up keeping of emergency equipment.

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

1. Weekly visits of various offices
2. Annual Risk Assessment of the premises

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

Not applicable

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

Yes

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

Safety Incident/Number	Category	FY 2021-22 Current Financial Year	FY 2020-21 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

12. Describe the measure taken by the entity to ensure a safe and healthy work place:-

The Company maintains clean workplace, sufficiently illuminated and with adequate ventilation and temperature control by installing AHC or split air conditioners. The health of the employees is taken care by providing drinking water facilities, sufficient toilet facilities. Staircases and means of access are maintained void of obstructions and auto glow signage are installed to guide the employees during emergency. Tools and tackles are provided for the movement of excessive weight. First aid equipment are installed and maintained as per requirement of IS 2190. Risk assessment audits are done and periodic training is imparted to the employees. Automatic alarm system is installed in the premises where the space is more than 2000 sq ft.

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

	FY 2021-2022			FY 2020-2021		
	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	0	0	0	0
Health & Safety	0	0	0	0	0	0

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	By Internal Team - 14% (103 premises) ; Statutory - 0
Working Conditions	By Internal Team - 14% (103 premises) ; Statutory - 0

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

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners. Payment is made after verification of previous month statutory payment receipts.

The Company ensures that payments are made after verification of previous month statutory payment receipts.

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

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2021-22 Current Financial Year	FY 2020-21 Previous Financial Year	FY 2021-22 Current Financial Year	FY 2020-21 Previous Financial Year
Employees	0	0	0	0
Workers	N.A	N.A	N.A	N.A

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

Yes

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Not Applicable
Working Conditions	Not Applicable

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

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

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

Individuals and institutions that adds value to the business chain of the company are identified as stakeholder. This includes employees, shareholders investors, customers, suppliers, hospitals, Regulators and general public amongst others.

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

Stakeholder group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of Communication(Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), other	Frequency of engagement (Annually/Half Yearly/ Quarterly/others- please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Multiple Channels such as Email, Advertisement, website etc.	Frequent and need based	To educate on wellness on being healthy and to disseminate product related information.
Hospitals	No	Emails,Digital Communication Mechanism	Frequent and need based	To ensure that they provide best service to our customers.
Employees	No	Direct & other digital communication mechanisms	Frequent and need based	To follow the policies of the Company and uphold the values of the Company.
Suppliers	No	Emails, Digital Communication Mechanism	Frequent and need based	To obtain better service from them.
Shareholders/ Investors	No	Email, SMS, newspaper advertisement, website, intimation to stock exchanges, annual/ quarterly financials and investor meetings/ conferences	Frequent and need based	To stay abreast of developments of the Company.
General Public	No	Digital Communication Mechanism	Frequent and need based	To create awareness on health insurance and wellness.

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

Category	FY 2021-22 Current Financial Year					FY 2020-21 Current Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	%(B/A)	No.(C)	%(C/A)		No. (E)	%(E/D)	No.(F)	%(F/D)
Employees										
Permanent	11467	1718	15%	9749	85%	10399	2333	22%	8066	78%
Male	8287	1155	14%	7132	86%	7522	1551	21%	5971	79%
Female	3180	563	18%	2617	82%	2877	782	27%	2095	73%
Other than Permanent	2567	2054	80%	513	20%	3874	3306	85%	568	15%
Male	1909	1462	77%	447	23%	2899	2426	84%	473	16%
Female	658	592	90%	66	10%	975	880	90%	95	10%
Workers										
Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3. Details of remuneration/salary/wages, in the following formats:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	4	100000 per meeting	2	100000 per meeting
Key Managerial Personnel	13	1,48,84,553	1	14,90,152
Employees other than BoD and KMP	10183	5,13,816	3837	4,13,376
Workers	NA	NA	NA	NA

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

Yes

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

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

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

Category	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	0	1	Nil	4	1	Nil
Discrimination at workplace	0	0	Nil	0	0	Nil
Child Labour	0	0	Nil	0	0	Nil
Forced Labour/Involuntary Labour	0	0	Nil	0	0	Nil
Wages	0	0	Nil	0	0	Nil
Other human rights related issues	0	0	Nil	0	0	Nil

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

The Grievance Redressal officer ensures that the complaints and other details are kept confidential

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

No

9. Assessments of the year:

	% of your plants and offices that were assessed (by entity or Statutory authorities or third parties)
Child Labour	The Company complied with the applicable law.
Forced/involuntary Labour	
Sexual harassment	
Discrimination at work place	
Wages	
Others-please specify	

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

Not Applicable

LEADERSHIP INDICATORS

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

Since, the Company has not come across any human rights related complaints, modifications to the business process will be taken up as and when required.

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

The necessity for conducting due diligence has not arisen and hence not applicable.

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

Yes

4. Details on assessment of value chain partners:

We encourage our value chain partners at the time of engagement to ensure the principles in their respective fields of work.

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

Not Applicable.

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

ESSENTIAL INDICATORS

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

The Company is in the business of providing health insurance and is not in an energy intensive sector. Hence the same would not be applicable to the company.

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.

Not Applicable

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

Not Applicable. However, the company would endeavour to reduce water usage

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

Not Applicable

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

Not Applicable

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

Not Applicable

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

No

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

The major source of waste generated by the Company is in the form of paper waste and e- waste. The Company is progressing towards digitalization and has reduced paper consumption and endeavors to reduce this further. The e-waste of the Company are disposed off appropriately.

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

Considering the nature of business of the Company, this is not applicable.

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

Not Applicable

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

Not Applicable

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

The Company is in compliance with the environmental laws wherever applicable.

LEADERSHIP INDICATORS

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

Please refer to Point No.1 under essential indicators – Principle 6

2. Provide the following details related to water discharged:

Considering the nature of business of the Company, this is not applicable.

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

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

(i) Name of the area

(ii) Nature of operations

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

Considering the nature of business of the Company, this is not applicable.

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

Considering the nature of business of the Company, this is not applicable.

5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Considering the nature of business of the Company, this is not applicable.

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

Considering the nature of business of the Company, this is not applicable.

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

The Company has a business continuity and disaster management plan as prescribed under the extant laws which commensurate with its scale of operations.

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

Nil

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

Considering the nature of business of the Company, this is not applicable.

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

Two

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

S. No	Name of the trade and Industry chambers/associations	Reach of trade and industry chambers/ associations (State/National)
1.	CONFEDERATION OF INDIA INDUSTRY (CII)	State
2.	FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY (FICCI)	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.

Not Applicable

LEADERSHIP INDICATORS

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

The Managing Directors of the Company are part of the General Insurance Council where common interest are ensured. Company officials are also part of certain committees of the Insurance Regulatory and Development Authority of India (IRDAI). Members of the senior management of Star Health and Allied Insurance Company Limited are associated with various committees constituted by the regulator and industry bodies from time to time, including for the purpose of legislating regulations related to Corporate governance.

The Chairman & CEO of the Company has been member of the Insurance Advisory Council since inception which is involved in the formalization of policies and development of insurance.

PRINCIPLE 8 Businesses should promote inclusive growth and 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.

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

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

Not applicable

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

Not applicable

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

Not applicable

LEADERSHIP INDICATORS

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

Not applicable

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

The Company has not undertaken CSR projects in designated aspirational districts as identified by government bodies

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

No

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

Not Applicable

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

Not Applicable

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

Not Applicable

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

Not Applicable

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Covid Care make shift centre	Approx 500+ patients were admitted for treatment	100%
2	COVID 19 treatments	2	100%
3	Ration Distribution Sumaithangi Trust	During Covid ration worth of 100,000/- was purchased and provided to the economically underprivileged population	100%
4	ZRII	Maintenance of public toilet in a strategically located area in the city with high floater population	All individuals in the surrounding area were benefited by a well maintained facility, especially the women population Approx. 100 people per day
5	Kasturi Dream Foundation	300 students	100%
6	Hemapriya Medical Student	Medical fees for the final year , a part payment of 50,000/- was made for this purpose	100%
7	PHFI(Ongoing)	13000 individuals from Feb 18 2020	100%
8	Panchayat Union Primary School	Construction of toilets in a Government school to benefit 45 Boys and 72 Girl	100%
9	Victory Sports Foundation	Approx 50 physically challenged students participated in the event	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.

The Company has a Grievance Redressal Mechanism which is integrated with the IRDAI Grievance redressal system, IGMS. The Company has a designated Grievance Redressal Officer at Corporate level and grievance redressal officers at Zonal levels. The Customers can reach out to the company for redressal through various modes like post, email, etc., The TAT of two weeks as prescribed under the Policyholders Interest Protection Regulations of the IRDAI is ensured. The CEO addresses grievances addressed to him directly. Complaints received through Public Grievance/National Consumer Helpline portals are attended and resolved within the prescribed time lines.

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

Not applicable

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

	FY 2021-2022 (Current Financial Year)		Remarks	FY 2020-2021 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy			We do not have any consumer complaints in respect of data privacy, advertising, cybersecurity, delivery of essential services, restrictive trade practices, unfair trade practices.			
Advertising						
Cyber-security						
Delivery of essential services						
Restrictive Trade Practices						
Unfair Trade Practices						
Other						

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

Not applicable

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. The Company has a Board approved cyber security policy which is available for the internal stakeholders. The policy addresses confidentiality and integrity of information and the adequacy of cyber security is audited as required under IRDAI guidelines.

The privacy policy may be accessed through the following link:

https://www.starhealth.in/disclaimer#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.

Not applicable

LEADERSHIP INDICATORS

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

The details of the products and services provided by the Company is available in the website (www.starhealth.in). Additionally the same could be accessed through branch offices by email, call centre services.

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

The Company through various digital and physical means provides awareness to the customers on the importance of health insurance.

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

Not applicable

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

Considering the nature of business of the Company the display of product information does not arise and hence is not applicable.

The Company carries out surveys with regard to consumer satisfaction relating to the major services.

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

- a. **Number of instances of data breaches along-with impact**

Nil

- b. **Percentage of data breaches involving personally identifiable information of customers**

Nil