GIC Re

Ref. No.: GIC-HO/BOARD/SE-4-AGM/179/2026-27

Date: 31st August 2026

To,

Corporate Service Department
BSE Limited
25th Floor, Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai – 400001

The Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, Plot no. C/1, G Block
Bandra Kurla Complex, Bandra (E)
Mumbai - 400051

Scrip Code: (BSE – 540755; NSE – GICRE)

Sub: SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

Regulation 34: Business Responsibility & Sustainability Report for the Financial Year 2025-26

Dear Sir/Madam,

Pursuant to Regulation 34 of the SEBI Listing Regulations, please find enclosed herewith the Business Responsibility & Sustainability Report ("BRSR") for the Financial Year 2025-26 which also forms part of the Annual Report submitted to the Stock Exchanges vide letter Ref. GIC-HO/BOARD/SE-3-AGM/178/2026-27 dated 31st August 2026.

The Annual Report including BRSR is also hosted on the website of the Corporation at www.gicre.in

You are requested to take note of the above information on record.

Thanking You

Yours sincerely
For General Insurance Corporation of India

SATHEESH KUMAR S
Digitally signed by SATHEESH KUMAR S
Date: 2026.08.31 22:46:17 +05'30'

Satheesh Kumar
Company Secretary & Compliance Officer

Encl.: A/A

INDEPENDENT ASSURANCE REPORT ON
BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT (BRSR) CORE INDICATORS

To,
The Board of Directors
General Insurance Corporation of India
Suraksha, 170, J Tata Road, Churchgate,
Mumbai-400020, Maharashtra

We have undertaken to perform reasonable assurance engagement, for **General Insurance Corporation of India** (the **"Corporation"**) vide our engagement letter dated July 31, 2026 in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information" or "BRSR Core indicators") in accordance with the Criteria stated in paragraph 3 below. This Sustainability Information is included in the Business Responsibility and Sustainability Report (the "BRSR" or the "Report") of the Annual Report (the "AR") of the Corporation for the year ended March 31, 2026.

2. Identified Sustainability Information

Our scope of reasonable assurance consists of the BRSR Core indicators listed in the **Appendix I** to our report. The reporting boundary of the Report is as disclosed in Question 13 of Section A: General Disclosure of the BRSR with exceptions disclosed by way of note under respective questions of the BRSR, where applicable.

Our reasonable assurance engagement was with respect to the year ended March 31, 2026 information only and we have not performed any procedures with respect to earlier periods, and, therefore, do not express any opinion thereon.

3. Criteria

The Criteria used by the Corporation to prepare the Identified Sustainability Information is as under:

- Regulation 34(2)(f) of the Securities and Exchange Board of India (the "SEBI") (Listing Obligations and Disclosure Requirements), Regulations, 2015 as amended;
- Business Responsibility and Sustainability Reporting Requirements for listed entities per Master Circular No. SEBI/HO/CFD/PoD2/ CIR/P/2023/120 dated July 11, 2023; and
- SEBI Circular SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023 and clarifications thereto issued by SEBI.

4. Management's Responsibility

The Corporation's management is responsible for the preparation and presentation of the Identified Sustainability Information in accordance with the applicable criteria. This responsibility includes:

- Selection of suitable criteria;
- Design, implementation, and maintenance of internal control systems;
- Ensuring the information is free from material misstatement due to fraud or error.

5. Inherent limitations

There is currently no significant global standard for measuring and reporting non-financial data, which allows for diverse acceptable methodologies and may affect comparability across entities.

The assurance is limited to the defined reporting period and geographical boundary. It excludes:

- Strategic narratives or future expectations;
- Statements on intellectual property, competitive issues, or legal compliance;
- Information outside the agreed reporting frameworks.
- This assurance is based on the completeness, sufficiency, and authenticity of data provided by the Corporation.

6. Our Independence

We have maintained independence in accordance with the applicable SEBI circular and possess the required competencies and experience to conduct this engagement.

7. Our Responsibility

Our responsibility is to express a reasonable assurance opinion on the Identified Sustainability Information based on evidence obtained during the engagement.

8. Reasonable Assurance

Our procedures included:

- Evaluation of design and implementation of relevant controls;
- Interviewing personnel responsible for BRSR reporting; Sample-based verification of data points;
- Analytical procedures and reconciliations;
- Reviewing documents and records to validate selected data.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our reasonable assurance opinion.

9. Exclusions

This assurance excludes:

- Data outside the Identified Sustainability Information;
- Statements of opinion, expectation, or future intent.

10. Other Information

Management is responsible for all other information included in the BRSR and Annual Report, excluding the Identified Sustainability Information. We have reviewed the additional sections for material inconsistencies and found none that would affect the assurance conclusion.

11. Reasonable Assurance Opinion

Based on the procedures performed and evidence obtained, the Identified Sustainability Information for the year ended March 31, 2026, is prepared, in all material respects, in accordance with the stated criteria.

12. Restriction on use

Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of the Corporation at the request of the Corporation solely, to assist the Corporation in reporting on Corporation's sustainability performance and activities.

Accordingly, we accept no liability to anyone, other than the Corporation. Our Reasonable Assurance report should not be used for any other purpose or by any person other than the addressees of our report. We neither accept nor assume any duty of care or liability for any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

For Ragini Chokshi & Co.

Company Secretaries

Date: 24.08.2026

Place: Mumbai

Ragini Chokshi

(Partner)

M. No.: F2390

COP No.: 1436

Appendix -1

Sr. No	Reporting Standard Reference	Indicator number
Section C: Principle [P] Wise Performance Disclosures- Essential		
1	P-1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.	E-8: Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured). E-9: Details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances and investments, with related parties.
2	P-3: Businesses should respect and promote the well-being of all employees, including those in their value chains.	E-1c: Spending on measures towards well-being of employees and workers (including permanent and other than permanent). E-11: Details of safety related incidents
3	P-5: Businesses should respect and promote human rights.	E-3b: Gross wages paid to females as % of total wages paid by the entity. E-7: Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.
4.	P-6: Businesses should respect and make efforts to protect and restore the environment.	E-1: Details of total energy consumption (in Joules or multiples) and energy intensity. E-3: Disclosures related to water withdrawal and consumption. E-4: Details related to water discharged. E-7: Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity. E-9: Total weight of waste generated in metric tons, and a breakdown of this total by composition of the waste.
5.	P-8: Businesses should promote inclusive growth and equitable development.	E-4: Percentage of input material (inputs to total inputs by value) sourced from suppliers. E-5: Job creation wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis), as % of total wage cost.
6.	P-9: Businesses should engage with and provide value to their consumers in a responsible manner.	E-7: Information relating to data breaches.

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT - FY 2025-26

SECTION A - GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

1. **Corporate Identity number (CIN):** L67200MH1972GOI016133
2. **Name of the Listed Entity:** General Insurance Corporation of India
3. **Year of incorporation:** 1972
4. **Registered office address:** 'Suraksha; 170, J. T. Road, Churchgate, Mumbai - 400020
5. **Corporate address:** 'Suraksha; 170, J. T. Road, Churchgate, Mumbai - 400020
6. **E -mail:** info@gicre.in
7. **Telephone:** +91 22 2286 7000
8. **Website:** www.gicre.in
9. **Financial year for which reporting is being done:** 2025-26
10. **Name of the Stock Exchange(s) where shares are listed:** BSE Limited and National Stock Exchange of India Limited
11. **Paid-up Capital:** ₹877.20 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:** Mr. Satheesh Kumar, Company Secretary & Compliance Officer; Email: cs.gic@gicre.in; Telephone No: 022-22867000
13. **Reporting boundary:** Report is done on a standalone basis
14. **Name of assessment or assurance provider:** M/s. Ragini Chokshi & Co.
15. **Type of assessment or assurance obtained:** Reasonable Assurance for BRSR - Core Indicators

II. PRODUCTS/SERVICES

16. **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.	Financial and Insurance Service	Life/Non-life Reinsurance	100%

Note: Turnover is considered as Gross Premium for FY 2025-26

17. **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.	Reinsurance	6520	100%

Note: Turnover is considered as Gross Premium for FY 2025-26

III. OPERATIONS

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

Location	Number of plants	Number of offices	Total
National	-	3	3
International	-	3	3

19. **Markets served by the entity:**

a. Number of locations

Locations	Number
National (No. of States)	36*
International (No. of Countries)	130

**Including 8 Union Territories*

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

Given the nature of the insurance business, this is not applicable.

c. A brief on types of customers

As a reinsurance and risk solutions provider, GIC Re primarily works with insurance and reinsurance companies and brokers in India and worldwide. Other value-chain partners which we interact with include MGAs (Managing General Agents), Claim/Loss Adjusters, Catastrophe/Exposure/Capital Modelling Vendors, Actuarial firms, Legal firms, and Audit firms.

IV. EMPLOYEES

20. 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)**	418	269	64.35%	149	35.64%
2.	**Other than Permanent (E)***	85	52	61.17%	33	38.82%
3.	**Total employees (D + E)**	503	321	63.82%	182	36.18%
			WORKERS			
4.	**Permanent (F)**	NOT APPLICABLE				
5.	**Other than Permanent (G)**					
6.	**Total workers (F + G)**					

**Includes employees on probation*

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)**	13	11	85%	2	15%
2.	**Other than Permanent (E)**	0	0	0	0	0
3.	**Total differently abled employees (D + E)**	13	11	85%	2	15%
			DIFFERENTLY ABLED WORKERS			
4.	**Permanent (F)**	NOT APPLICABLE				
5.	**Other than permanent (G)**					
6.	**Total differently abled workers (F + G)**					

21. Participation/Inclusion/Representation of women

As on 31-03-2026	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	5	1	20%
Key Management Personnel*	11	3	27%

** Includes KMPs on Board*

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

	FY 2025-26 (Turnover rate in current FY)			FY 2024-25 (Turnover rate in previous FY)			FY 2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	6.53%	4.72%	5.88%	6.64%	4.59%	5.93%	8.77%	10.42%	9.35%
Permanent Workers	NA								

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

23. (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.	GIC Re South Africa Ltd.	Subsidiary	100%	No
2.	GIC Perestrakhovanie LLC	Subsidiary	100%	No
3.	GIC Re, India, Corporate Member Ltd.	Subsidiary	100%	No
4.	India International Insurance Pte. Ltd.	Associate	20%	No
5.	GIC Bhutan Re Ltd.	Associate	26%	No
6.	Agriculture Insurance Company of India Ltd.	Associate	35%	No

VI. CSR DETAILS

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

(ii) Turnover (in INR Crore): ₹53,947.88 Crores

(iii) Net worth (in INR Crore): ₹51,301.27 Crores

VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		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 https://www.gicre.in/en/grievance-redressa	115	0	--	130*	0	--
Investors (other than shareholders)	https://www.gicre.in/images/2025/GIC_Re_-_Complaint_Handling_Policy_-_2023.pdf	0	0	--	0	0	--

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 2025-26			FY 2024-25		
		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
Shareholders	Yes The requests/ complaints from shareholders are addressed through the Registrar & Transfer Agent. https://www.kfintech.com/ (Shareholder Compliances are dealt with as required under the Statutes)	20	0	--	10	0	--
Employees and workers	Yes The Corporation has constituted a Committee to address the grievances of employees and workers. https://www.gicre.in/images/2025/GIC_Re_-_Complaint_Handling_Policy_-_2023.pdf	2	1	--	0	0	--
Customers	https://www.gicre.in/images/2025/GIC_Re_-_Complaint_Handling_Policy_-_2023.pdf	0	0	--	0	0	--
Value Chain Partners	https://www.gicre.in/images/2025/GIC_Re_-_Complaint_Handling_Policy_-_2023.pdf	0	0	--	0	0	--
Other (please specify)	None	None	None	None	None	None	None

** The number of complaints under communities for FY 2024-25 have been revised.*

26. 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	Risk Management	Opportunity	Risk Management is a process, effected by the Corporation's Board of Directors, Management and other personnel to identify potential events and developments that may affect the Corporation and manage risk to be within its risk appetite, as applicable. Risk Management encompasses the identification, analysis, and response to risk factors that form part of the business. In addition, risk management provides business with a basis upon which it can undertake sound decision-making.	The Corporation has a Board-approved Risk Management Framework and risk management process in place to identify risks and guide us in taking corrective measures to mitigate them. With the introduction of SAP Risk Management & Process Control (SAP RM & PC – eGRC), the ERM Department conducts enterprise-wide risk assessments in coordination with Risk Managers and Risk Owners using a structured, technology-enabled approach. These assessments focus on identifying new risks, as well as reviewing and deliberating on existing risks. The SAP RM & PC platform enhances transparency across business and compliance processes while strengthening governance.	Positive - Proactive risk identification and mitigation prevents the risks aggravation thereby limiting the possibility of losses, avoids compliance gap consequences and enhances operational efficiency.
2	Transition to sustainable Investment	Opportunity	Increasing demand from global clients, regulators, and investors for Environmental, Social, and Governance (ESG) integrated investments.	Invest in green bonds and equity of renewable sectors.	Positive — New market opportunities, investor alignment, long-term resilience and brand reputation.
3	Community Development	Opportunity	Economic development of the underprivileged and broadening economic activity	The Corporation has implemented various CSR projects/activities/ initiatives for development of backward regions, empowerment of communities, upliftment of marginalized and under privileged sections of the society and providing healthcare services to the poor and vulnerable sections of the society.	Positive — Leads to meaningful social impact and community welfare supporting sustainable development.

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)
4	Talent Attraction and Retention	Opportunity	Attracting and retaining skilled actuarial, underwriting, and risk management professionals strengthens GIC Re's global competitiveness and supports business growth in a highly specialized reinsurance market.	Focus on employer branding, competitive compensation in terms of non-core benefit, and international exposure to enhance employee value proposition.	Positive – leads to improved underwriting performance, better risk selection, innovation, and sustainable profitability.
5	Skill development and knowledge transfer	Risk & Opportunity	Rapid changes in the global reinsurance environment require continuous upskilling; inadequate knowledge transfer or loss of experienced talent can affect operational efficiency and risk assessment capabilities.	GIC has robust L&D policy focusing on various aspects like technical, behavioural, and soft skills. Implement structured training programs, mentorship initiatives, leadership development programs, succession planning, and digital knowledge management systems to preserve institutional knowledge.	Positive– enhanced efficiency, better decision-making.
6	Data Privacy and Security	Risk & Opportunity	Privacy and Security is the process of implementing measures and systems designed to securely protect and safeguard information utilizing various forms of technology.	The Corporation undertakes review of the existing mechanisms to secure financial data at enterprise level in a worst-case scenario, assess preparedness and take proactive steps for prevention of such risks.	Positive - Robust security preventing organization from risks.

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)	Y	Y	Y	Y	Y	Y	N (Refer Note)	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	-	Y	Y
c. Web Link of the Policies, if available	Web link for policies is as below: https://www.gicre.in/en/people-resources/policies-and-guidelines https://www.gicre.in/en/people-resources/hr-corner Further, following policies are mapped against each NGRBC Principle: P1- Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable: Code of Conduct for Directors/Senior Management, Complaint Handling Policy, Conduct Discipline & Appeal Rules, Whistle Blower Policy, Dividend Distribution Policy, Related Party Transaction Policy, Code of Conduct for prohibition of Insider Trading, Policy on Stewardship Code and Policy on Board diversity. P2 - Businesses should provide goods and services in a manner that is sustainable and safe: ESG & Outsourcing Policy P3 - Businesses should respect and promote the well-being of all employees, including those in their value chains: Conduct, Discipline and Appeal Rules, Equal Opportunity Policy and Complaint Handling Policy P4- Businesses should respect the interests of and be responsive to all its stakeholders: CSR Policy & ESG Policy P5 - Businesses should respect and promote human rights: Policy on Prevention, Prohibition & redressal of Sexual Harassment of Women at Workplace, Equal Opportunity Policy, Complaint Handling Policy and Policy on Board diversity P6 - Businesses should respect and make efforts to protect and restore the environment: ESG Policy P7 - Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent:- The Corporation works with trade and industry associations to put forth industry representations to the government and regulators, while there is no specific policy outlined for this principle. P8 - Businesses should promote inclusive growth and equitable development: CSR Policy P9 - Businesses should engage with and provide value to their consumers in a responsible manner: Complaint Handling Policy & Stewardship Code								

2.	**Whether the entity has translated the policy into procedures. (Yes / No)**	Y	Y	Y	Y	Y	Y	-	Y	Y
3.	**Do the enlisted policies extend to your value chain partners? (Yes/ No)**	Y	Y	Y	Y	Y	Y	-	Y	Y
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.**	The policies of the Corporation are in line with applicable provision of the Companies Act, 2013, IRDAI and SEBI Regulations and business practices being generally followed in reinsurance sector.								
5.	**Specific commitments, goals and targets set by the entity with defined timelines, if any.**	P1 -The Corporation commits to comply with the provision in the Companies Act, 2013, IRDAI Regulations and SEBI (LODR) regulations to the extent applicable. P3 - The Corporation is committed to providing equal opportunities to all employees and candidates for employment and do not discriminate against individuals based on factors such as race, caste, religion, color, ancestry, marital status, gender, sexual orientation, age, nationality, ethnic origin, disability, or any other category protected by applicable law. The Corporation is committed to providing a safe and positive work environment and ensuring that all grievances are addressed promptly and effectively to maintain productive and engaged workforce. P6 - The Corporation is committed to integrating Environmental, Social and Governance (ESG) considerations across its operations, business activities, and corporate policies, and further incorporating ESG principles into relevant decision-making processes. P8 - Through its CSR Initiatives, the Corporation focusses on capacity building, empowerment of communities, inclusive socio-economic growth, environment protection, promotion of green and energy efficient technologies, development of backward regions, and uplifting the marginalized and under- privileged sections of the society.								

6.	**Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.**	P1 - The Corporation has all the policies mandated by the Companies Act, 2013, IRDAI and SEBI Regulations and the same are reviewed periodically. P3 - 36.18% of the Corporation's total employees are women and 27% of the Corporation's senior management comprises of women. Differently abled persons are a part of Corporation's workforce. Over 15,256 employee training hours were clocked in for FY 2025-26. To promote employee health and well-being, Yoga session was organized at the GIC Head Office to commemorate International Yoga Day, encouraging employees to adopt healthy lifestyle practices and enhance their physical and mental well-being. P6 – The Corporation has a board approved Environmental, Social and Governance Policy and a ESG Steering Committee & ESG Team for ensuring the integration of ESG considerations into Corporation's operational strategies. The Corporation has undertaken several initiatives to reduce paper consumption and promote sustainable practices across its offices. By digitizing operational processes, the Corporation aims to minimize the use of paper and enhance efficiency. In addition, efforts have been made to reduce the use of single-use plastics by replacing plastic folders with paper folders, substituting plastic plant pots with earthen pots, and encouraging the use of glass bottles for drinking purposes. The Corporation encourages employees and administrative staff to purchase of Electric Vehicles(EVs) by offering loans at lower-than-normal interest rates for EV purchases. P8 -The Corporation has contributed towards healthcare, education, infrastructure, empowerment through its CSR activities: 1. Funds were contributed to build an accessible resource centre aimed at empowering people with disabilities and marginalized communities, benefiting around 5,000 individuals. 2. Funds were contributed to build a rehabilitation centre for women affected by endosulfan, supporting 150 beneficiaries. 3. Funds were contributed to construct the first - floor building for an old age home supporting 100 vulnerable women. 4. Funds contributed to support the construction of a second floor for children with special needs, providing education and care to over 165 students from 56+ villages.

7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements.

GIC Re as the national reinsurer is dedicated to fostering comprehensive development for a better future. It promotes financial inclusion, digital innovation, and inclusive diversity. With well-defined corporate governance guidelines and a sound Enterprise Risk Management framework in place, we have established strong work ethics that prove to be an anchor for all our operations and decision making. The welfare of our employees and business partners is at the forefront of all our decisions.

Our business philosophy incorporates sustainability concepts, influencing our aim to create a long-lasting organization that meets clients' protection and long-term demands. Our classification as a D-SII (Domestic Systematically Important Insurer) by IRDAI, highlights our critical role in in the Indian insurance industry. We seek to address the many challenges affecting our communities and the world at large. We play an active part across Central and State government insurance schemes in Property, Agriculture & Health.

We also manage various pools like Indian market Terrorism Risk Insurance Pool, Indian Nuclear Insurance Pool & Marine Cargo (Declined Risk) Pool each addressing critical industry and national interests.

To remain adaptive in an evolving environment, the Corporation has implemented a comprehensive business continuity plan. To safeguard the Corporation's well-being and long-term viability, response strategies have been created and closely followed. To reduce its environmental impact, the Corporation promotes decreasing energy, water, and waste as part of resource optimization.

The Environment, Social & Governance framework for seamless integration of ESG Practices into day-to-day business operations is being implemented, with management being more cognizant of their decisions that have considerable amount of attention towards a sustainable growth of the business.

The Corporation has an uncompromising zero-tolerance approach towards any form of fraud and corruption with policies such as Prohibition of Insider Trading and Anti-Fraud Policy in full effect. Through our robust Information Security Policy surrounding cyber security and data privacy, we ensure the protection of all sensitive organizational and client information.

8.	**Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).**	Mr. Hitesh Rameshchandra Joshi, Executive Director and (Additional Charge-Chairman and Managing Director). DIN- 09322218
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 Board and Risk Management Committee periodically review all risks and mitigating measures. Constitution of Risk Management Committee as on 31st March 2026.

Governance, leadership and oversight

DIN	Name of the Committee members	Designation
10344636	Ashwani Kumar (Chairman)	Non-Executive - Independent Director
09322218	Hitesh Rameshchandra Joshi	Executive Director
11210291	Jayashri Balkrishna	Executive Director
11228147	Tapan Kumar Mondal	Non-Executive - Nominee Director
99999999	Balkrishna Variar	Chief Financial Officer
99999999	Sateesh Bhat	Appointed Actuary (Non-Life)
99999999	Suresh Sindhi	Appointed Actuary (Life)

Pursuant to Corporation's ESG framework, the Corporation has established a management-level ESG Steering Committee to set goals for environmental sustainability, social responsibility, and governance, and to monitor performance against ESG objectives and other applicable regulatory guidelines pertaining to ESG related matters.

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	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	Y	Y	Y	Y	Y	Y	N (Refer Note)	Y	Y	Annually /as & when required (except for P7)								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Corporation ensures timely compliance with all the statutory requirements as applicable.																	

		P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
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.**	Y	Y	Y	Y	Y	Y	N (Refer Note)	Y	Y
		The policies are formulated within the ambit of the statutory guidelines and business requirements, which are amended from time to time as per business/ environmental/Governance requirements. The policies are periodically reviewed by internal committee and wherever required they are reviewed/evaluated and updated by Senior Management and approved by the Board.								

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)	-	-	-	-	-	-	Refer Note	-	-
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

Note: The Corporation works with trade and industry associations to put forth industry representations to the government and regulators, while there is no specific policy outlined for this principle.

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 IN A MANNER THAT IS ETHICAL, TRANSPARENT AND ACCOUNTABLE

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	3	**Prohibition of Insider Trading and familiarization of Insider Trading Compliance Management System & Program on AI for Executives** Implication-By sensitizing directors to insider trading laws, it has helped them to gain practical knowledge on obligations under Corporation's Code of Conduct on Prohibition of Insider Trading which helps in preventing potential violations and fostering accountability. Further, AI training program equipped executives with the knowledge to make more informed, data-driven decisions and confidently guide AI initiatives. The program strengthened cross-functional collaboration and fostered a culture of innovation, while raising awareness of AI risks, ethics, and governance.	100%
		Familiarisation programme a) Nature of the industry in which the Corporation operates; b) Business model of the Corporation; c) Corporate Governance Philosophy of the Corporation; d) Policies, standards, procedures, code of conduct etc. adopted by the Corporation; e) Applicable Regulatory framework including ESG & RPT framework; and f) Roles, functions and duties of the Directors; and framework. Implication- The programmes helped in updating and enhancing awareness among Directors regarding the Corporation's operations, governance philosophy strengthened understanding of the regulatory and Compliance landscape of the Corporation.	50%

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
Key Managerial Personnel*	3	**Prohibition of Insider Trading and familiarization of Insider Trading Compliance Management System and Program on AI for Executives, Information Security Program on Life Re-Knowledge Enrichment** Impact : By sensitizing employees to insider trading laws, it has helped them to gain practical knowledge on obligations under Corporation's Code of Conduct on Prohibition of Insider Trading which helps in preventing potential violations and fostering accountability. Further, AI training program equipped executives with the knowledge to make more informed, data-driven decisions and confidently guide AI initiatives. The program strengthened cross-functional collaboration and fostered a culture of innovation, while raising awareness of AI risks, ethics, and governance.	100%
Employees other than BoD and KMPs	62	• Governance, Compliance & Regulatory related trainings • Insurance & Reinsurance Domain Knowledge • Cyber Security & Information Security trainings • Digital Transformation & Artificial Intelligence • Leadership & Behavioral development Impact : The training programs enhanced employees' knowledge, skills, compliance awareness across functional areas. Specialized sessions on inquiry procedures, vigilance, and charge-sheet framing strengthened investigative and disciplinary capabilities. Programs on reservation policy, human rights, POSH, and VAW improved sensitivity, inclusivity, and ethical conduct within the organization. Technical trainings on cyber security, information security, and insurance fraud management contributed to better risk mitigation and operational resilience. Workshops on underwriting and claims using AI and technology enabled participants to understand emerging industry practices and improve decision-making efficiency. Training on financial, service, and establishment rules ensured better adherence to regulatory and administrative frameworks. The BRSR and IBC-related sessions enhanced understanding of sustainability reporting and stressed asset resolution. Overall, these initiatives fostered professional development, improved governance standards, and strengthened the organization's capability to respond to evolving business and regulatory challenges effectively.	92.28%
Workers	NA	NA	NA

* KMP includes BoD

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):**

<table>
<tr><th colspan="6">Monetary</th></tr>
<tr><th></th><th>NGRBC Principle</th><th>Name of the regulatory/ enforcement/ agencies/judicial institutions</th><th>Amount (in INR)</th><th>Brief of the case</th><th>Has an appeal been preferred (Yes/No)</th></tr>
<tr><td>Penalty/ Fine</td><td colspan="5">Fine of ₹5,36,900/- (incl. GST), ₹5,42,800/- (Incl. GST) and ₹5,42,800/- (Incl. GST), each levied by National Stock Exchange of India Limited and BSE Limited during the financial year for not having required number of Independent Directors on the Board for the quarter ended June 2025, September 2025 and December 2025.
Since the Corporation is a Government of India Company, the appointment of Directors on the Board is done by the Government of India through Ministry of Finance. Accordingly, the Corporation has requested the aforesaid Stock Exchanges for waiver of fine levied.</td></tr>
<tr><td>Settlement</td><td colspan="5" rowspan="2">None</td></tr>
<tr><td>Compounding fee</td></tr>
</table>

<table>
<tr><th colspan="5">Non- Monetary</th></tr>
<tr><th></th><th>NGRBC Principle</th><th>Name of the regulatory/ enforcement agencies/ judicial institutions</th><th>Brief of the Case</th><th>Has an appeal been preferred? (Yes/No)</th></tr>
<tr><td>Imprisonment</td><td colspan="4" rowspan="2">None</td></tr>
<tr><td>Punishment</td></tr>
</table>

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.**

<table>
<tr><th>Case Details</th><th>Name of the regulatory/ enforcement agencies/ judicial institutions</th></tr>
<tr><td colspan="2">None</td></tr>
</table>

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, GIC Re has put in place the Code of Conduct for Directors and Senior Management Personnel, which applies to the Directors and Senior Management Personnel of the Corporation. The General Insurance (Conduct, Discipline and Appeal) Rules, 2014, Complaint Handling Policy, Whistle Blower Policy, and Anti-Fraud Policy are in place and applicable to all employees of the Corporation. These mechanisms strive to enhance an ethical and transparent process in managing the affairs of the Corporation.

   Every year, the Corporation celebrates Vigilance Awareness Week, and all employees take the Integrity Pledge to remain vigilant and commit to upholding the highest standards of honesty and integrity, supporting the fight against corruption. We have a complaint handling policy that outlines how any complaint can be lodged and allows for anonymity of the complainant and appropriate resolution.

   The policies are readily available and can be accessed through the following link:

   https://www.gicre.in/images/2024/Code_of_Conduct_for_Directors__Senior_Management_Personnel_-_2024_Version_40.pdf

   https://www.gicre.in/images/2025/GIC_Re_-_Complaint_Handling_Policy_-_2023.pdf

   https://www.gicre.in/images/pdf/CDA-Rules-2018.pdf

   https://www.gicre.in/images/2025/Vigil_Mechanism_or_Whistle_Blower_Policy_-_2025_Ver_30.pdf

5. **Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement**

agency for the charges of bribery/ corruption:

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

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

	FY 2025-26	FY 2024-25
	Numbers/Remarks	Numbers/Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	
Number of complaints received in relation to issues of Conflict of Interest of the KMPs		

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.**

   During the reporting period, there have been no cases of any corrective action taken or underway on issues related to fine/ penalties/action taken by regulators/law enforcement agencies/judicial institutions, on cases of corruption and conflicts of interest.

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

	FY 2025-26	FY 2024-25
Number of days of accounts payables	0	6

9. **Open-ness of business:**

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

Parameter	Metrics	FY 2025-26	FY 2024-25
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 RPTs in	a. i) Purchases (Purchases with related parties)	83,844,171.80	410,735,972.16
	ii) Total Purchases	34,327,260,854.63	33,097,473,461.09
	iii) Purchases (Purchases with related parties /Total Purchases)	0.24%	1.24%
	b. i) Sales (Sales to related parties)	41,019,346,473.96	21,956,761,280.28
	ii) Total Sales	440,067,408,999.79	411,539,524,688.72
	iii) Sales (Sales to related parties/ Total Sales)	9.32%	5.34%
	c. i) Loans & advances given to related parties	-	-
	ii) Total loans & advances	-	-
	iii) Loans & advances given to related parties as % of Total loans & advances	-	-

	d. i) Investments in related parties	-	-
	ii) Total Investments made	-	-
	iii) Investments in related parties as % of Total Investments made	-	-

***Note-** The Corporation being a reinsurance provider, above disclosure for purchases of raw materials from trading houses/ sales of products to dealers/ distributors is not applicable given the nature of the business. Further, insurance agent/brokers/intermediaries are not considered as dealers/distributors for reporting.*

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
None		

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

   Yes, GIC Re has put in place the Code of conduct for Directors and Senior Management Personnel. The Code defines and addresses conflicts of interest and provide guidelines for resolution. During Board meetings, members transparently disclose any potential conflicts related to agenda items and abstain from voting in the event of any conflict of interest.

   The relevant policies are readily available and can be accessed through the following link: https://www.gicre.in/en/people-resources/policies-and-guidelines

PRINCIPLE 2: BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE

Essential Indicators

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

	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	0.00%	0.00%	NA
Capex	0.00%	0.00%	NA

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

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

   No. The Corporation being a reinsurance service provider is not involved in manufacturing activity, therefore the reporting on sustainable sourcing is 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.**

   The IT Department of the Corporation has Media Disposal Procedure which covers E-waste disposal according to the regulatory requirements as Media includes E-waste.

   The Data Centre/FM Team sanitizes media/assets before disposal. Media/assets are kept securely until transportation. The Facility Management Team arranges delivery to the disposal vendor.

   The vendor destroys the media/assets and issues certificates of destruction.

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 owing to the nature of the Corporation's business and sector that it operates in.

Leadership Indicators

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

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by Independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web- link
NA					

2. **If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**

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

3. **Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**

Indicate Input Material	Recycled or re-used input material to total material	
	FY 2025-26	FY 2024-25
NA	0%	0%

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

	FY 2025-26			FY 2024-25		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	0	0	0	0	0	0
E-waste	0	0	0	0	0	0
Hazardous waste	0	0	0	0	0	0
Other waste	0	0	0	0	0	0

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

Indicate Product Category	Reclaimed products and their packaging materials as % of total products sold in respective category
NA	0%

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	269	269	100%	269	100%	NA	NA	269	100%	NA	NA

Category	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)
Female	149	141	95%	149	100%	141	95%	NA	NA	NA	NA
Total	418	410	98%	418	100%	141	34%	269	64%	NA	NA
Other than Permanent employees*											
Male	52	52	100%	52	100%	NA	NA	52	100%	NA	NA
Female	33	33	100%	33	100%	33	100%	NA	NA	NA	NA
Total	85	85	100%	85	100%	33	39%	52	61%	NA	NA

**Employees on probation*

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

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 workers											
Male	NA										
Female	NA										
Total	NA										
Other than Permanent workers											
Male	NA										
Female	NA										
Total	NA										

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

	FY 2025-26	FY 2024-25
Cost incurred on wellbeing measures as a % of total revenue of the company	0.02%	0.02%

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

Benefits	FY 2025-26			FY 2024-25		
	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/Pension	24.85%	NA	Yes	33%	NA	Yes
NPS	75.14%	NA	Yes	67%	NA	Yes
Gratuity	100%	NA	Yes	100%	NA	Yes
ESI	-					
Others – please specify	-					

3. Accessibility of workplaces:

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes, the workplaces are equipped with the necessary accessibility provisions as per the requirements of the Rights of Persons with Disabilities Act, 2016

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

As an organisation, we are committed to providing equal opportunities to all employees and candidates for employment. We firmly believe in the principles of diversity and inclusion and do not discriminate against individuals based on factors such as race, caste, religion, color, ancestry, marital status, gender, sexual orientation, age, nationality, ethnic origin, disability, or any other category protected by applicable law. The importance of treating everyone with fairness, respect, and dignity and to act in a way that is consistent with our sense of fairness and equal opportunity is codified in both the Code of conduct for Directors and Senior Management Personnel and The General Insurance (Conduct, Discipline and Appeal) Rules, applicable to all employees.

https://www.gicre.in/images/2026/Equal-Opportunity_Policy.pdf

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

	Permanent employees		Permanent workers	
Gender	**Return to work rate**	**Retention rate**	**Return to work rate**	**Retention rate**
Male	100%	100%	NA	NA
Female	100%	100%	NA	NA
Total	100%	100%	NA	NA

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.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent Workers	NA
Permanent Employees Other than Permanent Employees	GIC Re is committed to providing a safe and positive work environment. We are committed to ensuring that all grievances are addressed promptly and effectively to maintain productive and engaged workforce. The employees can raise their concerns to their respective line manager, department head or HR department (Complaints Handling Officer) as per our Complaint Handling policy. Once a grievance is raised, we work closely with the employee to understand the issue and identify potential solutions. A thorough inquiry procedure assures fairness for all parties concerned, including the ability to submit facts and any relevant evidence. Any disciplinary action and recourse available are codified in The General Insurance (Conduct, Discipline and Appeal) Rules. Our grievance redressal mechanism includes a process for employees to raise their concerns or grievances through their Employee Representatives. We also hold joint meetings with the Employee Representatives to address any grievances raised and ensure that we provide timely feedback on the status of the grievance.

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

GIC Re has a GIC Officers' Association as a check-off union for officers and Bhartiya Vima Karmachari Sena and General Insurance Employees' All India Association as check-off unions for class-III employees from December 2024 onwards.

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	**418**	**304**	**72.73%**	**401**	**251**	**62.59%**
-Male	269	200	74.35%	260	177	68.08%
-Female	149	104	69.80%	141	74	52.48%
Total Permanent Workers	NA	0	0	NA	0	0
-Male	NA	0	0	NA	0	0
-Female	NA	0	0	NA	0	0

8. Details of training given to employees and workers:

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous 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	321	0	0.00%	292	90.97%	292	0	0.00%	248	84.93%
Female	182	0	0.00%	173	95.05%	157	0	0.00%	148	94.26%
Total	**503**	**0**	**0.00%**	**465**	**92.44%**	**449**	**0**	**0.00%**	**396**	**88.20%**
Workers										
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

Emphasis on employee engagement and building manager and employee capability is duly taken care through trainings covering a range of technical and behavioural processes. 100% of employees(permanent and probationary) captured their development needs in a structured format following KPI/ ACR conversations with their managers along with career development aspects.

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. (B)	% (B/A)	Total(C)	No. (D)	% (D/C)
Employees						
Male	321	321	100%	292	292	100%
Female	182	182	100%	157	157	100%
Total	**503**	**503**	**100%**	**449**	**449**	**100%**
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 Corporation has deployed health and safety management system across all its offices. All Floor wardens and Security personnel are trained on Safety protocols, available control measures and Evacuation protocols.

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

All potential work-related hazards are thoroughly evaluated and identified as part of our Risk Register to ensure ongoing safety. Control measures are established and implemented to mitigate identified risks.

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

Yes, to foster a culture of safety and to proactively identify and address potential hazards, employees are encouraged to report any near hazards, unsafe acts, or unsafe conditions to either HR or OSD Department of the Corporation.

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

Yes, the Corporation prioritises employee health and wellbeing by providing comprehensive medical coverage. All Employees are covered by medical insurance for themselves and their families. The Corporation has been following various fire safety measures including installed fire safety equipment and awareness in this respect.

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

Safety Incident/Number	Category*	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees/Workers	0	0
Total recordable work-related injuries	Employees/Workers	0	0
No. of fatalities	Employees/Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees/Workers	0	0

**Including the contract workforce*

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

GIC Re believes in providing a safe, supportive, and friendly workplace environment – a positive workplace environment and a great employee experience are integral parts of our culture. The Corporation aims to provide an ergonomically safe and comfortable work environment at all offices. The Corporation regularly provides annual preventive health checks for its employees.

A core component of the Corporation's diversity and inclusion ambition is agile working which encompasses a wide range of working options enabling employees to work flexibly at their full potential. Part-time working, Work from Home and flexible hours are some options granted under this initiative.

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

	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Working conditions	NIL					
Safety	NIL					

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	NIL
Working Conditions	NIL

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

No action required as we did not have any Loss Time Injuries (LTI) during the reporting period.

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).

(A) Employees : Yes, the Corporation extends cover under GSLI, GTIS and Group Personal Accident Policy to employees.

(B) Workers : N.A.

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

The Corporation engages with its Vendors/service providers through the Government e-Marketplace (GeM), a centralized procurement platform for public sector entities. Vendors/ service providers registered on GeM are required to comply with all applicable statutory requirements including timely deduction and deposit of dues such as taxes and labour-related contributions.

Further, due care is taken to check whether the vendor has made the necessary statutory payments while processing of monthly payments to the Vendors/Service providers.

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:

	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 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Employees	0	0	0	0
Workers	0	0	0	0

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, HR Department of the Corporation nominates employees approaching retirement for training on the management of retirement funds.

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	The Corporation primarily undertakes procurement through the Government e-Marketplace (GeM), which requires registered Vendors/service providers to comply with applicable legal, labour, health, safety, and ethical business requirements. Accordingly, the Corporation relies on the compliance framework embedded within the GeM platform and expects its Vendors/Service providers to adhere to all applicable statutory obligations.
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.:**

   As no assessment was carried out during the year, therefore no corrective action was taken.

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**

   Key Stakeholders are identified on the basis of the material influence they have on the Corporation or on how they are materially influenced by the Corporation's decisions and the consequences of those decisions. Based on the level of interest and impact, Corporation prioritizes the stakeholder groups to determine which ones are most important to the Corporation. The Corporation considers individuals/entities like investors, KMP & employees, Government, Regulators and value chain partners with whom it engages in conducting its business as its Key Stakeholders.

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	Frequency of Engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Town Hall by Senior leadership Go live session for internal communication	On a need basis On a need basis	The interaction aims to create awareness about organization's journey, achievements, and values while reinforcing pride and unity among employees. It is an opportunity to share future vision and strategic direction, ensuring alignment across the workforce. Town hall motivates employees through recognition and transparent communication, strengthening trust and engagement. It also helps to keep employees updated on Organisation's performance, Learning and development initiatives and management of their performance.
Shareholders & investors	No	Financial statements shared on Stock Exchanges, website of the Corporation and newspaper publication Annual Report AGM Investor/Analyst Meet Press conferences and media releases Corporation Website Dedicated email for Investor grievances	Quarterly Annually Annually On a need basis On a need basis www.gicre.in investors.gic@gicre.in	Investor Analyst meet / con-calls allow investors to interact with the management on Corporation's Financial & Operational performance. The Corporation has dedicated email id to engage with shareholders to resolve their queries and grievances. Also, shareholders raise their queries directly with the Board & Management in the AGM.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of Communication	Frequency of Engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Dedicated email specific to line of business/geography Face to face engagements Website	On a need basis	Business procurement, conversion and servicing
Government & Regulatory Bodies	No	Following as applicable under the prevailing laws: 1. Submission of reports and returns 2. Directives and circulars 3. Written communication 4. Stock Exchange filings 5. Policy advocacy	On a need basis	The Corporation is a Government of India Company, is regulated by IRDAI and SEBI and is required to comply with different circulars and orders issued by the Regulatory Bodies from time to time.
Communities and NGOs	Yes	Meetings and discussions Employee Volunteering Programme Community Programmes	Ongoing	Interactions aim at grasping community needs for enhancing CSR initiatives.

Leadership Indicators

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

   Senior executives of the Corporation periodically engage with both internal and external stakeholders and insights gathered from such engagements are factored in during decision making. The Stakeholders Relationship Committee of the Corporation periodically reviews matters concerning shareholders and investors, ensuring timely resolution of grievances. The CSR Committee of the Corporation periodically monitors implementation of CSR initiatives of the Corporation, benefiting various local communities. Regular updates are also provided to the Board through reports placed in the meetings. ESG Steering Committee reviews the overall implementation of Environmental, Social & Governance framework of the Corporation.

2. **Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

   The CSR Initiatives of the Corporation includes focus on education, healthcare, development of backward regions, and uplifting the marginalized and under- privileged sections of the society. NGOs gather feedback and assess CSR Projects impact and accordingly, reports on Impact assessment are submitted to Board. Employee feedback has led to the Updation in Benefits policy for core and non-core benefits. Grievances and queries raised by the Shareholders and status of resolution are placed before the Stakeholders Relationship Committee of the Board. Queries may include environment, social topics, if any. The Corporation has adopted Board approved ESG policy to ensure the integration of Environmental, Social and Governance considerations into the Corporation's business, operations, investments and policies.

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

   The CSR Initiatives of GIC Re focusses on protecting the environment and supporting sustainable development. Key efforts include building an inclusive resource centre for persons with disabilities in Dharwad, Karnataka, sustainable recycling of end of life solar PV modules, transforming 20 government schools to enhance education, health, hygiene, and play for holistic child development. The initiatives also emphasize Natural Resource Management, Education, Agriculture, and Rural Development, with special focus on marginalized and underprivileged communities.

PRINCIPLE 5: BUSINESSES SHOULD RESPECT AND PROMOTE HUMAN RIGHTS

Essential Indicators

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

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	418	154	36.84%	401	26	6.48%
Other than permanent	85	51	60%	48	35	72.91%
Total Employees	**503**	**205**	**40.76%**	**449**	**61**	**13.59%**
Workers						
Permanent	NA					
Other than permanent						
Total Workers						

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

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total (A)	Equal Minimum Wage	to	More than Minimum Wage		Total (D)	Equal Minimum Wage	to	More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent										
Male	269	-	-	269	100%	260	-	-	260	100%
Female	149	-	-	149	100%	141	-	-	141	100%
Other Permanent										
Male	52	-	-	52	100%	32	-	-	32	100%
Female	33	-	-	33	100%	16	-	-	16	100%
Workers										
Permanent	NA									
Male										
Female										
Other Permanent										
Male										
Female										

3. Details of remuneration/salary/wages

a. Median remuneration/ wages (as on 31.03.2026):

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (₹)	Number	Median remuneration/ salary/ wages of respective category (₹)
Board of Directors (BoD)	1	53,92,180.88	1	61,84,320.63
Key Managerial Personnel*	7	68,09,286.30	2	58,26,683.03
Employees other than BoD and KMP	315	27,22,934.93	179	28,52,392.34
Workers	NA			

**KMP excludes BoD*

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

Particulars	FY 2025-26 (₹)	FY 2024-25 (₹)
Gross wages paid to females	56,95,61,291.15	36,19,05,399.77
Total wages	1,45,66,07,282.22	99,45,31,817.48
Gross wages paid to females as % total wages	39.10%	36.39%

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

Yes, the Corporation has a robust Complaint Handling policy along with the Vigil Mechanism/Whistle Blower Policy and employees are encouraged to raise any of their concerns anonymously. Complaints can be lodged by writing directly to the Chairman cum Managing Director (CMD), Chairman (Ethics Committee of the Board), Chairman (Audit Committee of the Board), the Head of the Department concerned or the Chief Vigilance Officer (CVO) at their office address. Complaints under Public Interest Disclosure and Protection of Informer (PIDPI) can be made only by post, directly to the Central Vigilance Commission (CVC). GIC Re has constituted the Internal Complaints Committee (ICC) under the Prevention of Sexual Harassment of Women at Workplace-Policy to address sexual harassment cases.

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

The General Insurance (Conduct, Discipline and Appeal) Rules, 2014 and Vigil Mechanism/Whistle Blower Policy are applicable to all employees of the Corporation and outline ethical business practices and responsible conduct. All stakeholders, including employees and partners, are encouraged to report any suspected or actual breaches of the Code, Corporation's policies, or the law. We have a Complaint Handling Policy to address issues on conditions of work or employment that affect employees personally. There is a structured investigation process with laid down roles and responsibilities, accountabilities and appeal mechanism.

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

	FY 2025-26 Current Financial Year			FY 2024-25 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	0	-	0	0	-
Discrimination at workplace	1	0	The complaint was closed in March 2026.	0	0	

	FY 2025-26 Current Financial Year			FY 2024-25 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
Child Labour	0	0		0	0	
Forced Labour/ Involuntary Labour	0	0		0	0	
Wages	0	0		0	0	
Other human Rights related issues	0	0		0	0	

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

	FY 2025-26	FY 2024-25
Total complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees/workers	0	0
Complaints on POSH upheld	0	0

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

We place great emphasis on ensuring that members of our POSH (Prevention of Sexual Harassment) and Ethics Committees are well-informed and educated on the importance of confidentiality. We have a zero-tolerance policy towards any form of retaliation against individuals who report legitimate concerns, and anyone found to be targeting such individuals will be subject to disciplinary action. Members of the POSH and Ethics Committee receive training and sensitization to prevent retaliation and reassure complainants that they can report concerns without fear. Where required, complainants are also provided options such as to change teams, locations or even take extended leave upon request.

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

The Corporation primarily undertakes procurement through the Government e-Marketplace (GeM), which requires registered Vendors/service providers to comply with applicable legal, labour, health, safety, and ethical business requirements. Accordingly, the Corporation relies on the compliance framework embedded within the GeM platform and expects its Vendors/Service providers to adhere to all applicable statutory obligations.

Further, the Corporation does not engage in or tolerate any form of child labour/forced labour/involuntary labour and does not adopt any discriminatory employment practices.

10. Assessments for the year

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0.00%
Forced/involuntary labour	0.00%
Sexual harassment	0.00%
Discrimination at workplace	0.00%
Wages	0.00%
Others – please specify	0.00%

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

Not applicable

Leadership Indicators

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

   The Corporation has established an effective mechanism to address grievances/complaints and ensure appropriate actions are taken wherever required. All Corporation policies are authorised by the Board/Board Committees/senior management and are regularly subjected to internal audits and reviews.

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

   NIL

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

   Yes, the workplaces where differently abled employees work, are equipped with the necessary accessibility provisions to differently abled visitors also.

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

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	0.00%
Discrimination at workplace	0.00%
Child Labour	0.00%
Forced Labour/Involuntary Labour	0.00%
Wages	0.00%
Others – please specify	0.00%

__Note:__ Vendors/service providers are expected to have ethical and human right policies in place and appropriate procedures for handling breaches of these policies. The Corporation does not engage in or tolerate any form of child labour/forced labour/involuntary labour and does not adopt any discriminatory employment practices.

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:**

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
From renewable sources			
Total electricity consumption (A)	Gigajoules	0	0
Total Fuel Consumption (B)	Gigajoules	0	0
Energy consumption through other sources (C)	Gigajoules	0	0
Total energy consumption (A+B+C)	Gigajoules	0	0
From non-renewable sources			
Total electricity consumption (D)	Gigajoules	3284.64 GJ	3794.10 GJ
Total Fuel Consumption (E)	Gigajoules	216.94 GJ	268.99 GJ
Energy consumption through other sources (F)	Gigajoules	Nil	Nil

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total energy consumption (D+E+F)	Gigajoules	3501.58 GJ	4063.09 GJ
Total energy consumed (A+B+C+D+E+F)	Gigajoules	3501.58 GJ	4063.09 GJ
Energy intensity per rupee of turnover *(Total energy consumption/turnover in rupees)*	Gigajoules/Million ₹ of turnover	0.01	0.01
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP	Gigajoules/Million turnover in USD adjusted for PPP	0.16	0.20
Energy intensity in terms of physical output	--	--	--
Energy intensity (optional) – the relevant metric may be selected by the entity	Gigajoules / Headcount	6.96	9.05

Notes: *i) Turnover is considered as Gross Premium for respective years*

ii) Basis / Benchmark for Intensity ratio computation: Employee count is taken as year-end employee count.

iii) PPP conversion rate is considered based on latest available International Monetary Fund (IMF) publication (https:J/www.imf.org/external/datamapper/PPPEX@WEO/OEMOC/INO) for respective year (FY2026 - 20.34 INR/USD and FY2025- 20.66 INR/USD)

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 M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines.

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:**

   No

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres):		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	5140 Kl	5935 Kl
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	5140 Kl	5935 Kl
Total volume of water consumption (in kilolitres)	5140 Kl	5935 Kl
Water intensity per rupee of turnover (Total water consumption/ Revenue from operations)	0.01	0.01
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	0.24	0.30
Water intensity in terms of physical output	--	--
Water intensity (optional) – the relevant metric may be selected by the entity	10.22	13.22

Notes :

i) Turnover is considered as Gross Premium for respective years

ii) Basis / Benchmark for Intensity ratio computation: Employee count is taken as year-end employee count.

iii) PPP conversion rate is considered based on latest available International Monetary Fund (IMF) publication (https:J/www.imf.org/ external/datamapper/ PPPEX@WEO/OEMOC/INO) for respective year (FY2026 - 20.34 INR/USD and FY2025- 20.66 INR/USD)

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 M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines.

4. Provide the following details related to water discharged.

Parameter	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	0	0
- No treatment	0	0
- With treatment – please specify level of treatment	0	0
(ii) To Groundwater	0	0
- No treatment	0	0
- With treatment – please specify level of treatment	0	0
(iii) To Seawater	0	0
- No treatment	0	0
- With treatment – please specify level of treatment	0	0
(iv) Sent to third-parties	0	0
- No treatment	0	0
- With treatment – please specify level of treatment	0	0
(v) Others	0	0
- No treatment	0	0
- With treatment – please specify level of treatment	0	0
Total water discharged (in kilolitres)	0	0

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 M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines.

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

As the Corporation has only 3 offices in India, wastewater discharge is very minimal. All wastewater produced is discharged into municipal sewers which is treated by the Municipal authorities.

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

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx	--	Not Applicable owing to the nature of the operations of the Corporation	
SOx	--		
Particulate matter (PM)	--		
Persistent organic pollutants (POP)	--		
Volatile organic compounds (VOC)	--		
Hazardous air pollutants (HAP)	--		
Others- please specify	--		

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

Yes, reasonable assurance has been carried out by M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	12.27	15.21
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	740.08	766.26
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO2 equivalent/Million rupees of turnover	0.002	0.002
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 Tonne CO2 equivalent/Million turnover in USD adjusted for PPP	0.035	0.039
Total Scope 1 and Scope 2 emission intensity in terms of physical output	--	--	--
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	Metric Tonne CO2 equivalent / Headcount	1.50	1.74

Notes: i) This indicator was not reported in FY 2024-25 and it is now included as part of our enhanced disclosure practices.

ii) Turnover is considered as Gross Premium for respective years

iii) Basis / Benchmark for Intensity ratio computation: Employee count is taken as year-end employee count.

iv) PPP conversion rate is considered based on latest available International Monetary Fund (IMF) publication (https:J/www.imf.org/external/datamapper/PPPEX@WEO/OEMOC/INO) for respective year (FY2026 - 20.34 INR/USD and FY2025- 20.66 INR/USD)

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 M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines.

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

No, the Corporation does not have any project related to reducing Green House Gas Emission.

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

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tonnes)		
Plastic waste **(A)**	0	0
E-waste **(B)**	0	1.8 metric tonnes
Bio-medical waste **(C)**	0	0
Construction and demolition waste **(D)**	0	0
Battery waste **(E)**	0	0
Radioactive waste **(F)**	0	0
Other Hazardous waste. Please specify, if any. **(G)**	0	0
Other Non-hazardous waste generated **(H)**. Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	0	0
Total (A+B + C + D + E + F + G + H)	0	1.8 metric tonnes
Waste intensity per rupee of turnover (Total waste generated/Turnover (Revenue from Operations)) (Total waste generated / billion revenue from operations)	0	0.0044

Parameter	FY 2025-26	FY 2024-25
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated/Turnover (Revenue from Operations) adjusted for PPP) (Total waste generated / billion USD of revenue from operations adjusted for PPP)	0	0.09
Waste intensity in terms of physical output	--	--
Waste intensity (optional) - the relevant metric may be selected by the entity	0.00	0.00
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	0	1.8
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	0	1.8
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste	-	-
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

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

Yes, reasonable assurance has been carried out by M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines.

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

No hazardous or toxic chemicals are used by the Corporation in any way.

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 in the following format:

Sr. No	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/ clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not applicable			

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

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not applicable					

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:

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Not applicable				

Leadership Indicators

1. **Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):** Not Applicable

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

(i) Name of the area

(ii) Nature of operations

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	-	-
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specifylevel of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
(v) Others	-	-
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

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

Yes, reasonable assurance has been carried out by M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines.

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

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	-	-
Total Scope 3 emissions per rupee of turnover		-	-
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		-	-

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

Yes, reasonable assurance has been carried out by M/s. Ragini Chokshi & Co. for BRSR Core as per SEBI guidelines.

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

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:**

Sr. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
		NA	

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

The Corporation has a Business Continuity Plan (BCP) in place. As part of its allied activities, the ERM department annually reviews the Business Continuity Plan and Business Impact assessment (BIA) which aims at providing continuity of services at a defined minimum acceptable level of critical functions and to safeguard the financial, competitive and reputational position in the short and medium term.

The Business Continuity Procedural Manual defines a structure for managing a business interruption, outlines a methodology for communicating and coordinating internal and customer related recovery tasks, and provides information and procedures required for GIC Re departments to recover mission critical and critical business functions / processes within required time frames. A Business Impact Analysis (BIA) is performed annually that identifies the business functions / processes deemed mission critical and critical for sustaining the business service. A drill is also conducted annually at an Alternate Site to create awareness and ensure preparedness among the Critical Resource Team and other Business Continuity Teams in time of emergency. The Business Continuity Procedural Manual is available to all employees through the Corporation's intranet.

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.**

   Given the nature of business, there has been no adverse impact on environment.

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

   0.00%

8. **How many Green Credits have been generated or procured by the listed entity and its top ten value-chain partners:**

   Nil

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: 8**

   b. **List the top 8 trade and industry chambers / associations (determined based on the total members of such body) the entity is a member of / affiliated to.**

Sr. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Association of Insurers & Reinsurers of Developing Countries INC.	International
2	Singapore Reinsurers Association	International
3	International Union of Aerospace Insurers	International
4	General Insurance Council	National
5	Federation of Afro-Asian Insurers & Reinsurers (FAIR)	International
6	The Associated Chambers of Commerce Industry of India (ASSOCHAM)	International
7	Indian Merchants Chamber	International
8	Federation of Indian Chamber of Commerce & Industry (FICCI)	International

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

   Not applicable

Leadership Indicators

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

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
Not applicable as the Corporation did not engage in public advocacy during the reporting period.					

PRINCIPLE 8: BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Mahesh Foundation	GIC-HO/CSR/RFP/132/2025-26	04.02.2026	Yes	Yes	https://www.gicre.in/images/2026/Impact_Assessment_Report_Mahesh_Foundation.pdf
Karuna Medical Society	GIC-HO/CSR/RFP/132/2025-26	04.02.2026	Yes	Yes	https://www.gicre.in/images/2026/Impact_Assessment_Report_Karuna_Hospital.pdf
Rouble Nagi Art Foundation (RNAF)	GIC-HO/CSR/RFP/132/2025-26	04.02.2026	Yes	Yes	https://www.gicre.in/images/2026/Impact_Assessment_Report_Rouble_Nagi_Art_Foundation.pdf

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

S. No.	Name of the Project for which R&R is going	State	District	No. of Project Affected Families (PAFs)	%of PAFs covered by R&R	Amount in INR (in Lakhs)
1	Hosabelaku Seva Trust	Karnataka	Udupi	Construction of a rehabilitation center exclusively for women affected by endosulfan, a toxic pesticide with devastating effects, particularly on unborn children, resulting in thousands of births with severe physical and developmental disabilities (150*).	100%	583.01
2	Samarthanam Trust for the Disabled	Karnataka	Dharwad	Construction of an accessible and inclusive resource center to promote empowerment of persons with disability and marginalized milieu (5000*).	100%	1134.32
3	Village Welfare Society	West Bengal	Howrah	Construction of Building (1st Floor) with all necessary requirements: Old Age Home for vulnerable Women (100*).	100%	241.02
4	Suhit Jeevan Trust	Maharashtra	Raigad	Infrastructure Development for Inclusive Education & Safety - Construction of a Dedicated Early Intervention & Therapy Floor for Children with Intellectual & Developmental Disabilities (165*).	100%	342.05

**The figures mentioned represent the total no. of beneficiaries covered under each CSR project and not the no. of PAFs.*

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

We have a grievance redressal mechanism which covers all our stakeholders. Our 24x7 grievance cell allows beneficiaries and affected community members to seek prompt redressal. Additionally, we have an actionable internal structure in place to ensure time-bound resolution of issues, complaints, and grievances.

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

	FY 2025-26 Current Financial Year	FY 2024-25 Current Previous Year
Directly sourced from MSMEs/ small producers	0.00%	0.00%
Directly from within India	0.00%	0.00%

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:**

Not applicable (No new office started in any location during the year and accordingly no new job created).

Location	FY 2025-26	FY 2024-25
Rural	--	--
Semi- urban	--	--
Urban	--	--
Metropolitan	--	--

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
Nil	Nil

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

S. No.	State	Aspirational District	Amount Spent in ₹ (in Lakhs)
1.	Chhattisgarh	Rajnandgaon	50.00
2.	Chhattisgarh	Korba	50.00
3.	Uttar Pradesh	Sonbhadra	50.00
4.	Uttar Pradesh	Balrampur	50.00
5.	Madhya Pradesh	Singarauli	50.00
6.	Jharkhand	Gumla	50.00
7.	Jharkhand	Palamu	50.00
8.	Tripura	Dhalai	50.00
9.	Meghalaya	Ribhoi	50.00
10.	Mizoram	Mamit	50.00
11.	Nagaland	Kiphire	50.00
12.	Sikkim	West Sikkim	50.00
13.	Haryana	Mewat	50.00
14.	Rajasthan	Dholpur	50.00

S. No.	State	Aspirational District	Amount Spent in ₹ (in Lakhs)
15.	Punjab	Moga	50.00
16.	Jharkhand	Giridih	208.52
17.	Madhya Pradesh	Guna	950.73
18.	Bihar	Muzaffarpur	133.55
19.	Maharashtra	Washim	242.00

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

   No. The Corporation follows the Procurement Guidelines as mandated by the Department of Expenditure, Ministry of Finance.

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

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

   The Corporation follows the Procurement Guidelines as mandated by the Department of Expenditure, Ministry of Finance.

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:**

S. No	Intellectual property based on traditional knowledge	Owned/acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit shared
Not applicable, the Corporation has not acquired or owned any intellectual properties during the reporting period.				

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

Name of the Authority	Brief of the case	Corrective action taken
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.	Artificial Limbs Manufacturing Corporation of India (ALIMCO)	8000	100%
2.	AROH Foundation	10,200	100%
3.	PRAVAH	2755	100%
4.	Human Organisation for Patronisation of Environment (HOPE)	50,000+	100%
5.	Cancer Patients Aids Association (CPAA)	76	100%
6.	End Poverty	30,000	100%
7.	Jain Medical Dialysis Center	12000	100%
8.	Manthan Sansthan	32,800	100%
9.	Samarthanam Trust for the Disabled	5000	100%
10.	Hosabelaku Seva Trust	150	100%
11.	IIT Mandi	It is an environment sustainable program expected to benefit society at large (300).	100%
12.	National Sports Development Fund (NSDF)	2500+	100%

S. No.	CSR Project	No. of persons benefitted from CSR projects	% of beneficiaries from vulnerable and marginalized groups
13.	Advanced Centre for Treatment, Research and Education in Cancer (ACTREC)	56 (numbers to be increased)	100%
14.	Shri Peetambara Shiksha Samiti	Community hospital, expected to benefit large number of beneficiaries (12767)	100%
15.	Jan Mitram Kalyan Samiti	11000+	100%
16.	Village Welfare Society	100	100%
17.	Bisnouli Sarvodya Gramodyog Sewa Sansthan	20,000+	100%
18.	Population Services International (PSI) India	20,000+	100%
19.	GRMD Foundation	200	100%
20.	Suhit Jeevan Trust	165+	100%
21.	Integrated Institute for Disabled	150+	100%
22.	Narayan Thakursing Rathod Charitable Foundation Trust (NTR) Trust	14,10,000	100%
23.	India Vision Institute	3884	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.

Under the Complaint Handling policy- all complaints can be lodged in GIC by writing directly to the Chairman cum Managing Director (CMD), Chairman (Ethics Committee of the Board), Chairman (Audit Committee of the Board), the Head of the Department concerned or the Chief Vigilance Officer (CVO) at their office address. Complaints under Public Interest Disclosure and Protection of Informer (PIDPI) can be made only by post, directly to the Central Vigilance Commission (CVC).

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	0.00%
Safe and responsible usage	0.00%
Recycling and/ or safe disposal	0.00%

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

	FY 2025-26		Remarks	FY 2024-25		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	--	0	0	--
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	--

	FY 2025-26		Remarks	FY 2024-25		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Unfair Trade Practices	0	0	--	0	0	--
Other	0	0	--	0	0	--

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

	Number	Reason for recall
Voluntary recalls	0	
Forced recalls		

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 Corporation has an Information Security Policy which is accessible to all employees through the intranet. This policy covers security concerns in both business processes and organisational aspects. It is designed to establish basic guidelines and regulations for accessing, using, classifying, and disposing of information assets belonging to GIC Re. The policy is managed by the Office of the CISO (Chief Information Security Officer) of the Corporation and applies to all authorized users who have access to any information assets belonging to GIC Re, regardless of the geographic location of the user or the Corporation's operation.

   The organization has an Information Security Risk Management Committee (ISRMC) headed by a senior-level executive with a reporting line to the Board to take overall responsibility for the information security governance framework. Members of ISRMC include functional heads from Finance, Compliance, Risk, Information Technology, Re-Insurance, HR & Office Service Department.

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 was no penalty or action taken by regulatory authorities during the reporting period.

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

   a. Number of instances of data breaches – 0

   b. Percentage of data breaches involving personally identifiable information of customers- 0.00%

   c. Impact, if any, of the data breaches- Not applicable

Leadership Indicators

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

   https://www.gicre.in/en/

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

   Not Applicable, as the Corporation is operating a B2B model.

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

   Not Applicable, as the Corporation is operating a B2B model.

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)**

   Not Applicable, as the Corporation is operating B2B model.