



Sar utha ke jiyo!

CELEBRATE Life

A QUARTERLY MAGAZINE OF HDFC LIFE | ISSUE: 7 | APRIL 2025



OWN THE FUTURE

HDFC Life Recognised for Excellence in Financial Reporting!

HDFC Life's Integrated Report 2023-24 continues to set benchmarks in design, transparency and standards of financial disclosure.

Won the prestigious ICAI Silver Shield for Excellence in Financial Reporting 2023-24

- Award conferred by the Hon'ble Minister of Law and Justice, Mr. Arjun Ram Meghwal
- Proud to be the only life insurer to be recognised

Big wins at the coveted LACP Vision Awards 2023-24

- Platinum Winner – 6th consecutive win in the Integrated Report category
- Gold Winner – 7th Gold in the Annual Report category
- Ranked 37th globally in both categories
- Technical Achievement Award for outstanding communication design and methodology



These recognitions are a testament to our commitment to the highest standards of accounting and financial reporting.

Trusted. Transparent. Trailblazing.



Dear Team,

We stepped in to FY25 with regulatory changes and media speculations around bancassurance in the second half, but we remained steadfast in our commitment to excellence and achieved success on a strong note across multiple parameters and I sincerely thank you all for your perseverance and commitment in overcoming these changes.

While we continued to gain market share in FY25, we worked relentlessly to build the foundation for future growth over last 24 years, which was evident in areas like,

- a) Focused approach in growing protection
- b) Innovation in our product offerings
- c) Investments in building superior customer service and technology capabilities
- d) Expansion of our distribution footprint through proprietary as well as partnership presence amongst others

The Life Insurance industry remains fundamentally attractive with an expected growth rate of 10-15% over the next few years. The business environment remains volatile, however certain tailwinds including enabling regulations such as Risk Based Capital, Bima Trinity, new product structures such as index linked annuities, etc. will help sustain healthy growth.

For FY26, our clear priority areas include a strong focus on VNB (Value of New Business) growth supported by balanced product mix, strategic focus on agency channel transformation, deepening tier 2 & 3 market presence, continue our growth momentum in protection and retirement segments, execution

rigor in implementing project inspire to enhance customer service levels as well as bring process efficiencies and cutting edge capabilities and increase retention of high performing employees through a culture of employee centricity.

As we move ahead in this financial year, we must seize every opportunity and **Own the Future**. Because success belongs to those who claim it, lead with confidence, and win with determination. The future is yours — own it, shape it, and conquer it now!

I once again thank each one of you for your resilience, dedication, and relentless efforts in upholding our leadership in the insurance sector. Together, let's push boundaries, embrace opportunities, and **Own the Future**!



Vibha Padalkar
MD & CEO

Do write-in to us at magazine@hdfclife.com about what you would like to see in the upcoming editions.

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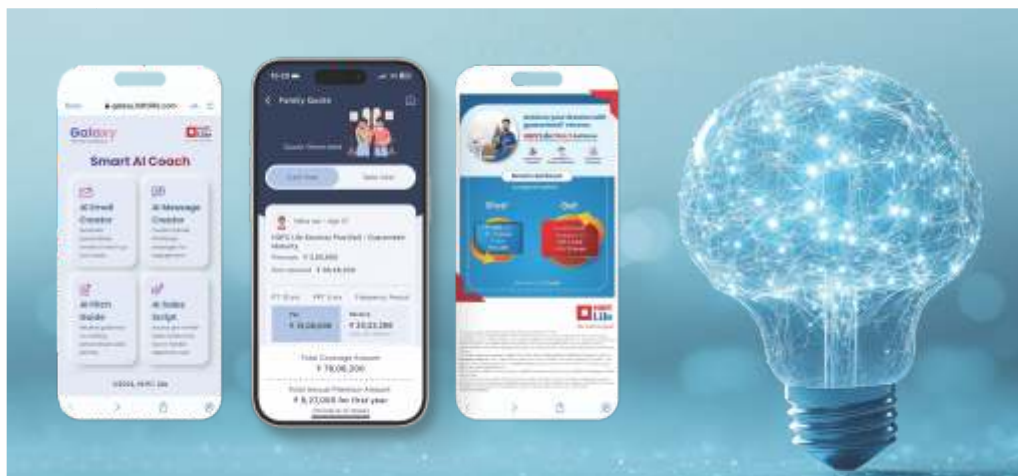
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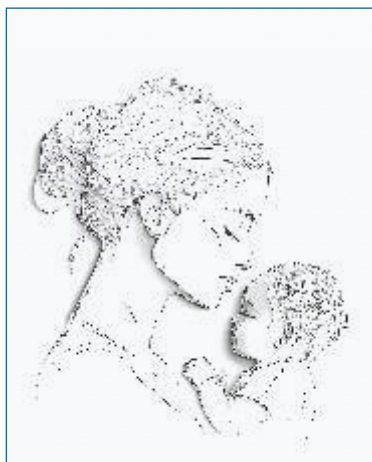
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**EDITORIAL ADVISORS**Vibhash Naik
Sareeta Bhatikar**EDITORIAL TEAM****Corporate
Communications**
Rehan Yasser
Lara Grace Lisboa**Human Resources/****Learning &
Development**
Natasha Vasdev
Vinaya Menon**DESIGNED BY**

3Slices

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Printers Pvt. Ltd.**Edited & Published**

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We hope this issue will be a pleasant reading experience for all of you.

We await your comments/feedback for improvement. Please feel free to get in touch with us at magazine@hdfclife.com

Registered Office:
HDFC Life, 13th Floor,
Lodha Excelus,
Apollo Mills Compound
N.M. Joshi Marg, Mahalaxmi,
Mumbai 400 011

Corporate Office:
HDFC Life, 12th, 13th,
14th Floor, Lodha Excelus,
Apollo Mills Compound,
N.M. Joshi Marg, Mahalaxmi,
Mumbai 400 011

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Pushing Boundaries to OWN THE FUTURE

Based on conversations and interactions with Leadership and Management Team, the Celebrate Life team presents imperatives for us to focus on in FY26.

India is on track to become the world's third largest economy by the end of this decade (2025 to 2034) – as per Swiss Re. It will also be the fastest growing insurance market in the G20 economies. While near-term risks such as geopolitical tensions and tariff wars loom large, India's stable macroeconomic foundation offers a buffer.

Rising disposable incomes, conducive regulatory environment, progress on digitalization and macroeconomic factors will help drive the Insurance Industry. At HDFC Life we remain watchful of how these factors may influence household savings and overall demand for long-term financial products.

The insurance sector is young and has witnessed disruptions over the years – from FY11 ULIP regulations to FY25 surrender value regulations, movement to new tax regimes, etc. And we are likely to see many more changes. Those being speculated include open architecture in agency, a one-stop insurance electronic marketplace – Bima Sugam Platform and so on. Life is the mainstay of India's insurance market, accounting for 74% of total premium volumes.

So against this backdrop, in the last decade our market share grew ~2X times the industry, while also sustaining profitability, and maximising shareholder value. In FY25, HDFC Life deepened reach, demonstrated resilience, and sharpened value propositions. In this new financial year, we must seize opportunities ahead and **OWN THE FUTURE!**



Have a strong focus on VNB and balanced product mix to own the future

The value of new business for FY25 stood at Rs. 3,962 crores reflecting a 13% growth. New business margins for the year were at 25.6%. We have successfully managed to contain the impact of the new surrender charge regulations as well as continued preference for unit-linked products.

As we enter our 25th year of existence, our aspiration remains against the backdrop of a stable regulatory regime to consistently outpace sector topline growth, deliver VNB growth in line with APE growth, and double key metrics every four to four and a half years.

FY'25 was characterized by a 31% growth in topline and a 17% growth in VNB in the first half, followed by a relatively softer second half. VNB growth is what we will be basically looking for in the coming year.

We remain at the forefront of product innovation, with industry first launches such as Click 2 Achieve PAR Advantage and Sanchay Aajeevan Guaranteed Advantage or SAGA in the Pension space. SAGA combines dual guarantees, joint life benefits, liquidity options and tax advantages with a simplified issuance process.

Retirement remains a core focus aligning with our brand promise of "Sar Utha Ke Jiyo". We see this segment as a long-term structural opportunity driven by increasing life expectancy, changing socio-economic dynamics and rising awareness around retirement planning.

We expect traditional products to perform well in FY'26, aided by lower interest rates and equity market uncertainty.

We are committed to innovation while maintaining a disciplined approach to risk management. This includes appropriate product pricing, prudent underwriting practices, and effective hedging mechanisms, all of which underpin our ability to deliver sustainable, customer-centric solutions across market cycles. This balanced approach has enabled us to navigate regulatory changes, macroeconomic volatility and evolving customer expectations while continuing to grow faster than industry, also maintaining consistency and quality of business underwritten.

The stage is set for us to deepen presence and own the Tier 2/3 Markets

Almost three-fourths of our new customers onboarded in FY'25 as first-time buyers from HDFC Life, reflecting our expanding reach across tier one, two, and three markets. In total, we insured about 50 million lives in FY'25.

Over the next decade, life insurance premiums are projected to grow at 9% annually (real terms), making India the 5th largest LI market globally. High proportion of this increase is expected to come from semi-urban and rural areas. On a NOP basis, tier 2/3 markets contributed to 3/4th of the business in FY'25 while maintaining the quality of business in terms of 13M persistency and Average Ticket size. We must seize this Tier 2/3 growth opportunity.

We are focussing on building capacity for future growth with:

41K+

Partner Branches

650+

HDFC Life Branches

300+

Partners comprising banks, NBFCs, MFIs, SFBs, new ecosystem partners

78%

of new agents have been added in the Tier 2/3 markets

Our expansion strategy is complementary to **HDFC Bank and our Banca partners SURU expansion.**



Strengthen Distribution Channels to Own the Future

Our priority is to enhance the profitability of HDFC Bank channel through a multi-pronged approach, encompassing product mix optimisation, heightened focus on cross-selling and up-selling initiatives, strategic leveraging of the bank's digital resources, and a commitment to superior customer service. We are also working on initiatives to improve margins in the HDFC Bank channel by improving the mix of ULIP – adding more sum assured into ULIP, more term into ULIP or going for more longer term ULIP products.

Our agency channel recorded a healthy growth of 15%. Term business within agency channel registered an outstanding growth of over 50% versus last year. We also ranked #1 in the private sector in terms of total agent count as of February 2025, with close to 30,000 new agents added during the year. We continue to invest in building the agency franchise, adding over 200 branches in the last 24 months, of which 117 branches were added in FY25. Our Pan India branch count now stands at over 650.

We are in the process of reimagining our agency channel – that includes both – tied and variable. This would be a combination of branches, training, people, the right hierarchy, right pay scales based on nuances of geographies, technology to enable both our employees in the agency channel and our agents to win and so on.

Customer Satisfaction Paranoia should be in our DNA

Every day we must work to ensure that we remain our customer's chosen and preferred life insurance solution provider. Being customer-obsessed requires us to ensure that their financial security is guaranteed no matter what. This will happen only if we create superior **product** propositions and **customer journeys**, through consistent **innovation**.

Zero tolerance for mis-sale. As a organization, we are dealing with **mis-selling complaints holistically**. An extra pair of eyes within the organization will look at complaints, and we have operationalised the same. For example: at HDFC Bank in the first year of complaints from vulnerable segments such as senior citizens, we are handling the complaints very differently. This is beginning to yield significant rewards.

CX Transformation

Our endeavour is to enhance customer experience through intuitive digital platforms with over 90% of service requests now handled via self-serve.

Turnaround times have shown steady improvement and key experience metrics such as customer satisfaction scores and first-time resolution have shown continued gains. We proactively refine our practices and processes, often going beyond regulatory expectations. This is to ensure transparency, ease, and trust. In parallel, we continue to strengthen right-selling practices through focused training, tools and processes so that customers receive solutions aligned to their needs.

To stay ahead in customer experience, we have invested in data analytics and innovation labs to proactively identify early indicators across the value chain. Given the diversity of our customer segments, we remain focused on staying relevant across both physical and digital touch points. In line with this, we are undergoing a technology transformation aimed at building real-time seamless service capabilities, moving us closer to Insta service delivery.

At a process and service-level, following areas are being enhanced to 'Make Life Simpler' for customers:

- » Accelerate Issuance of Insurance Policy
- » On-Time and Accurate Payout of Policy Benefits
- » Streamline servicing (through dedicated units such as NRI, elderly citizens, etc.) and improving OTC resolution
- » Simplifying customer communication
- » Gen-AI initiatives such as complaint predictor is being used to pre-empt prospective complaints and address them proactively. Technology is also being used to transfer them to the correct subject matter expert for faster resolution.
- » Analysis of customer feedback using technology is helping to instantly identify chokepoints, provide faster and improved service, along with restructuring of the entire social media response mechanism.



Rigour in executing and implementing Project INSPIRE will propel us to be Future-Ready

Reimagining our systems and processes by investing in new technologies and capabilities

Our end state



Enriched customer interactions



Efficient customer & partner onboarding



Data-driven recruitments



Experiential hub



Customer 360° view



Hyper-personalisation



AI / ML driven customer interactions



Enhanced productivity



Automated issuance



Increased persistency & controls

Further using data and technology, we are endeavouring to make day-to-day work and work flows more effective and efficient for all our frontliners who are the face of our organization with customers.

Craft deep sense of ownership through employee experience

We believe a well-crafted and carefully implemented employee experience helps cultivate a deep sense of ownership not only for the current work but over their entire future journey too. Over the years we have been working to ensure that each HDFC Lifer is empowered to create and deliver great experiences daily.

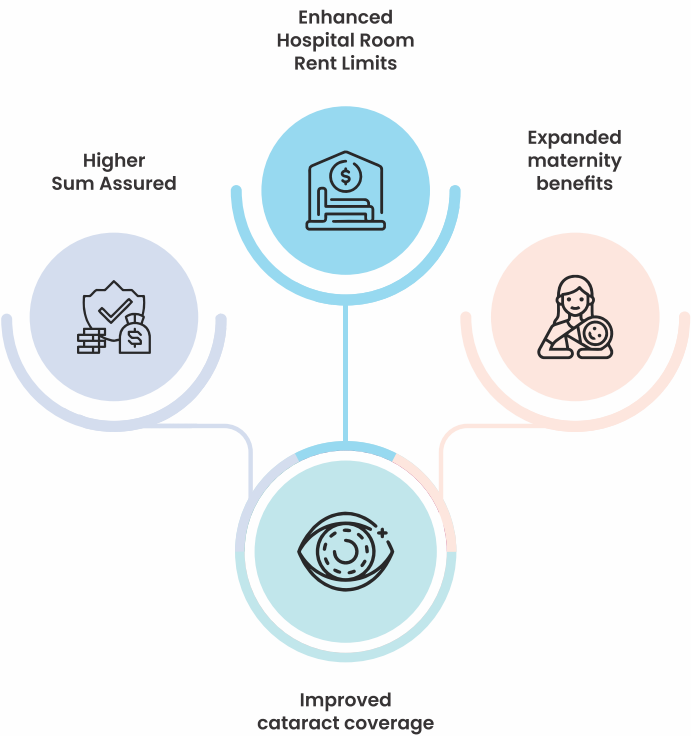
Creating meaningful experiences for our employees starts from the top. Whether it's Quarterly CEO Townhall, the thematic speaker series on Culture, the departmental townhalls, the Chief Value Officer Townhalls at various geographics clusters – all of these are forums for employees to hear directly from the Leaders.

Further, it gives Leaders an opportunity to listen and hear from employees at branches and regions. We strongly believe that these dialogues and interactions go a long way in strengthening our culture and building trust.



As an organisation we care deeply about employee well-being and their financial security. A recap of the benefits that we rolled out in FY26:

- » Upgraded to Group Health Benefits Program to ensure that employees have comprehensive coverage when it matters most.



- » Enhanced the Group Term Insurance Cover for junior and also extended financial support for families of deceased HDFC Lifers (at the junior level).
- » Thoughtful changes to the Travel Policy such as revised accommodation and meal limits, updated reimbursement limits based on revised city classifications that reflects the cost structures across different locations, updated fuel reimbursement thresholds, and special provisions for women employees including new mothers
- » A training module on MLearn went live recently focussing on the importance of Travelling Safe



From Inter-Corporate Wellness Challenge to sessions with mental health specialists, our Employee Resource Groups are driving conversations and interactions on health, well-being, fitness and women in insurance.

In FY25, we rolled out added new elements to our employee growth and development through HiPo programs such as Apex Accelerator Initiative, STRIDE Pro, Step Up++ to build category specialists, iLearn – a microsite of curated courses from leading experts and educational service providers. These will help employees to unlock their potential and achieve their professional aspirations.

Employees have huge expectations from Leaders, and therefore at HDFC Life, we are equipping our Leaders with future-focussed skills that will guide them in the decision making process, and lead their teams to success. These future-focussed programs include:

- DataTechVerse**
to build better awareness of how to leverage data and technology for business benefits
- StratX**
to help leaders understand management decisions around profitability, product mix
- MacroEdge**
to help leaders understand how the financial health of our organization is linked significantly to the broader economic environment



Conclusion
According to our CEO, Vibha Padalkar, success belongs to those who claim it, lead with confidence and win with determination. Nothing will come on a platter. You must aim for it, shape it. If each one of us push boundaries and own the future, then collectively HDFC Life will be set to OWN THE FUTURE.

WELCOME TO OUR NEW-AGE HUB @MARATHON FUTUREX

Soon employees in many of our offices will experience a better work environment that fosters creativity, innovation, and team work. Here's a glimpse of some of our modern, collaborative and inspiring work spaces.



COMPANY AWARDS

Organisation Level Awards



ICAI Award for Excellence in Financial Reporting 2023–24

HDFC Life's Integrated Report won the Silver Shield at the ICAI Awards for Excellence in Financial Reporting 2023–24. The award was conferred by the Hon'ble Minister of Law and Justice, Mr. Arjun Ram Meghwal.



Emerging Tech Led Innovation

HDFC Life recognised in the 'Emerging Tech Led Innovation' category at the IBEX BFSI Technology Awards

Best BFSI Brands

HDFC Life honoured among the 'Best BFSI Brands' at the ET Now Best BFSI Brands 2025



HDFC Life's Integrated Annual Report won multiple accolades at the LACP 2023–24 Vision Awards



Platinum:
Integrated Report Category



Ranked 37th among
top 100 reports worldwide



Gold:
Annual Report Category



Technical
Achievement Award

Innovation in Insurance

HDFC Life recognised for 'Innovation in Insurance' at Aegis Graham Bell Awards 2024



Great Place to Work

HDFC Life certified as a Great Place to Work



Best Workplaces

Building a Culture of Innovation by All

HDFC Life recognised among the Top 50 'India's Best Workplaces: Building a Culture of Innovation by All 2025' by Great Place to Work



Superbrand

HDFC Life recognised as a Superbrand for the 10th time

Individual Awards

Transformational Leader in Insurance and Partnership

Lavneesh Gupta – Executive Committee Member & Chief Bancassurance Officer, recognised as a Transformational Leader in Insurance and Partnership at the Outlook Business Nation Builders Excellence Awards 2025





NEWS BULLETIN

Our MD & CEO,
Vibha Padalkar,
was invited as the Chief Guest
at the Insurance and
Reinsurance Summit 2025,
organised by
the Maharashtra Economic
Development Council.



Sameer Yogishwar – Chief Operating Officer, conducted an insightful session on the Indian life insurance industry for international students from ESCP Business School, France. This session was conducted at the SP Jain Institute of Management and Research (SPJIMR). This is the third year when HDFC Life has conducted a session on Indian life insurance industry for international students visiting SPJIMR.

Our CTO, **Rohit Kilam**
has been appointed to the
AI Task Force of Maharashtra.
Under the leadership of
Hon. Chief Minister Devendra Fadnavis,
this task force will bring
together industry leaders
to craft the state's first AI
policy, driving innovation
and accelerating
Maharashtra's
digital economy.



HDFC Life Receives Dual Honours for Excellence in Financial and Corporate Reporting

HDFC Life has been honoured with two prestigious accolades, reinforcing our commitment to transparency, excellence, and integrated reporting.

The first recognition is the Silver Shield awarded by the Institute of Chartered Accountants of India (ICAI) at the ICAI Awards for Excellence in Financial Reporting for FY 2023–24.

The award was presented by Shri Arjun Ram Meghwal, Hon'ble Union Minister of State (Independent Charge) for the Ministry of Law and Justice and Minister of State for Parliamentary Affairs, Government of India, at a felicitation ceremony held in New Delhi.

This honour acknowledges HDFC Life's strong financial disclosures and adherence to the highest standards of corporate reporting.

Adding to this achievement, HDFC Life also received recognition at the LACP Vision Awards 2023–24 for its Integrated Report. The Vision Awards conferred by the the League of American Communications Professionals LLC (LACP), are among the most prestigious global platforms celebrating excellence in financial and sustainability reporting.

These recognitions highlight HDFC Life's dedication to transparent communication, integrated reporting, and its continued pursuit of excellence in corporate governance.



The dedicated teams behind the Integrated Annual Report came together for a moment of pride and appreciation – truly Winning As One!

Lifelong bond with 10,000+ SAIL retirees as a preferred retirement solution provider

Over the past four years, the team has demonstrated dedication across all locations of SAIL (Steel Authority of India Limited). The SAIL Team has gone above and beyond, engaging with retirees at their homes, offices, and other centres, conducting informative sessions. Together, these tireless initiatives have culminated in a major milestone: the successful setup of 10,000 annuity policies with SAIL.



Mr. Sriram Iyer, MD & CEO, HPFM celebrating the milestone moment with ED-HR and CGM-HR of SAIL, alongside the HDFC Life team.

BRAND AND PRODUCT

Brand Campaign

Jan'25

Our Brand campaign highlighted how values and financial preparedness can build a strong foundation for the future through a heart-warming story of two brothers. The campaign was live across TV, Digital, Print and Outdoor.



Women's Day Campaign

Mar'25

The campaign featured the stories of Manasi Parekh – National Award Winning Actor & Producer, Nisha Millet – 2000 Sydney Olympian & Arjuna Awardee and Dr. Barkha Trehan Kochhar – Ph.D. in Law, on how values and planning helped in shaping their future.



Impactful product launches

Comprehensive efforts were undertaken to drive awareness around six new product launches and three fund launches, along with the re-launch of 55 products to align with the new regulatory guidelines.

HDFC Life Click 2 Achieve – Par Advantage

A hero launch backed by 50+ collaterals and innovative initiatives such as the Talking Leaflet, Unboxing Microsite, Selfie activity in 50 branches, and grand celebrations across 300+ branches, creating strong visibility and engagement across channels.

HDFC Life Sanchay Aajeevan Guaranteed Advantage

Backed by 45+ collaterals and high-impact initiatives such as quick feature videos, Leaders-Speak AVs, and on-ground activations across 100 branches, this launch was designed to drive awareness and engagement at scale.



SWABHIMAAN

Making a Difference, One Shore at a Time



On February 15, 34 employees from HDFC Life's Chennai offices joined hands with the Environmentalist Foundation of India (EFI) for a beach cleanup drive at Ashtalakshmi Beach.

Following a brief orientation and distribution of cleanup supplies, the team got to work, clearing litter from the shoreline with dedication and enthusiasm. The day also included a unique "Lakes on Wheels" tour, offering insights into Chennai's water ecosystems. The effort wrapped up with a group photo and heartfelt appreciation from local residents – a salute to our employees' commitment to environmental stewardship and community impact.

LEARNING & DEVELOPMENT

Empowering Employees to Own their Learning with iLearn



A range of capability development options at one's fingertips! And that too loaded with exciting elements such as points, clubs and rewards!

Yes, that's the promise of **iLearn** – **A marketplace of external courses** that have been curated to address knowledge gaps in employees across multiple functional domains. Some of these are Marketing, Data, Technology, Insurance Domain, Customer Experience, etc.

Acknowledging that adults prefer to learn in their own way, at their own pace, iLearn empowers employees to identify their chosen development areas aligned to their functional roles. Completion of each course leads to credit of reward points. Based on their total points and annual performance, employees become eligible for targeted rewards such as career growth, sponsorship for programs at leading academic institutions, and so on.

Have you checked out iLearn yet? Log on to mConnect, and tap iLearn to get started!

HDFC Life Inspires Future Leaders



On March 20, HDFC Life, in collaboration with Bright Future, hosted an engaging career readiness session at the Marathon Futurex office for 30 students.

Senior leaders – Sanjay Kumar Tiwari, Group Head Retail & Group Ops, Reinsurance and Rajarajeshwari Govindu, Group Head Retail Ops & Customer Service, delivered motivational talks on career readiness, customer service, tackling tough interviews, and shared valuable HR insights.

Students also participated in small group discussions with HDFC Life employees, receiving personalised guidance and mentorship. The session concluded with shared reflections, leaving students inspired and more confident about navigating their professional journeys.



StratX Batch – May 2025

Thinking like a CXO and Deciding Like One



How do we run a business that is large and has multiple moving parts? How do we arrive at a strategy for such an organisation? Why is the P&L of a life insurance firm different from other companies? What are the various factors that we need to trade-off while taking decisions? These and much more were the focus for the first batch of this year's StratX participants.

Knowledge sessions by our leaders – Niraj Shah, Executive Director and CFO, Kunal Jain, Head – Investor Relations & Business Planning, and Nancy Gupta, SVP Actuarial – helped simplify complex financial concepts.

A hands-on business simulation spanning multiple financial years allowed participants to apply their conceptual knowledge. With diverse mix of participants, peer-learning, and intense team-based competition, the StratX program indeed broadened perspectives and brought about better appreciation of decisions taken by the management team.

NEW PARTNERSHIPS



HDFC Life and Mirae Asset Sharekhan enters into a Strategic Partnership

We are thrilled to join hands with Mirae Asset Sharekhan in a strategic partnership aimed at bridging the gap between wealth generation and financial protection.

With our diverse portfolio of innovative life insurance solutions, a robust digital platform, and a commitment to superior service quality, we are confident this collaboration will empower Mirae Asset to offer its customers comprehensive financial security while helping them plan for their long-term goals.

Through this partnership, customers will gain access to a range of life insurance products tailored to meet evolving financial needs and provide added protection and peace of mind.



Jisang Yoo,
MD & CEO, Mirae Asset Sharekhan
with **Vibha Padalkar**,
MD & CEO, HDFC Life



Left to Right:

- Abhijit Sarkar**, CM – Strategic Alliances, HDFC Life
- Manoj Janardhan**, AVP – Strategic Alliances, HDFC Life
- Vivek Kapadia**, Sr. Vertical Head – Broca, HDFC Life
- Jatin Sabhani**, Chief BroCA & Digital Alliances Officer, HDFC Life
- Parminder Varma**, Sr. Director & CBO, Mirae Asset Sharekhan
- Jisang Yoo**, MD & CEO, Mirae Asset Sharekhan
- Vibha Padalkar**, MD & CEO, HDFC Life
- Vineet Arora**, Executive Director & CBO, HDFC Life
- Anita Peshkar**, Head Strategic Alliances, HDFC Life
- Raghuvver Shadakshari**, VP & Head West – Strategic Alliances, HDFC Life
- Sadiya Khan**, Head – Asset Product, Mirae Asset Sharekhan
- Shilpa Gupta**, AVP – Insurance Product, Mirae Asset Sharekhan



HDFC Life teams up with Airtel Payment Bank Limited

HDFC Life has partnered with Airtel Payments Bank Limited (APBL) to extend Group Term insurance offerings to APBL's 10 million+ customer base through its extensive network of over 4 lakh active merchants.

Primarily focused on the B2C segment, APBL aims to strengthen its service portfolio by integrating Group Life Insurance solutions. Leveraging its strong presence in Tier 3 and Tier 4 cities, this collaboration aims to support the broader national objective of achieving "Insurance for All" by 2047.



Securing Lives Together

HDFC Life partners with Aditya Birla Finance Limited

We are proud to announce our partnership with Aditya Birla Finance Limited (ABFL) with an aim to expand the reach of life insurance and make financial security more accessible. With ABFL's extensive reach and expertise in financial services, combined with our innovative products and technology – driven platforms, we are set to deliver comprehensive, value-added solutions, reinforcing our commitment to financial inclusion and excellence in customer service.



Left to Right:

Raghuveer Shadakshari, VP – Strategic Alliances, HDFC Life | **Anita Peshkar**, Head – Strategic Alliances, HDFC Life | **Aman Rajoria**, Head Wealth Management & Capital Markets Group, ABFL | **Peeyush Bishnoi**, Head – Product & Research – Wealth, ABFL | **Vibha Padalkar**, MD & CEO, HDFC Life
Rakesh Singh, Managing Director & CEO, ABFL | **Sameer Yogishwar**, COO, HDFC Life | **Vineet Arora**, ED & CBO, HDFC Life | **Jatin Sabhani**, Chief BroCA & Digital Alliances Officer, HDFC Life



HDFC Life partners with Ambit Finvest Private Limited

HDFC Life has partnered with Ambit Finvest, a Non-Banking Financial Company and the lending arm of the Ambit Group. Established in 2006, it specialises in providing financial solutions to MSMEs, with a strong emphasis on digital lending and enhancing customer experience.

This collaboration aims to leverage Ambit Finvest's strong network across India to offer insurance solutions to the MSME segment. By combining their deep understanding of market dynamics and HDFC Life's comprehensive offerings, the partnership seeks to drive greater financial inclusion and expand our reach within the MSME ecosystem.

HDFC International Life and Re

Launch of Global Wealth Advantage Flexi Plan Your financial dreams, now in USD

Whether you're planning for retirement, legacy building, or wealth creation, this plan empowers you to grow and protect your finances for the long haul.

- **USD-denominated whole of life insurance** plan with premiums starting from just USD 200 per month and life cover up to 40x annual premium.
- Choose from **9 high-performing strategies**, including:
 - Global Gold Funds Strategy – 51.96% returns since inception
 - Global Equity Index Funds Strategy – 30.80% returns since inception
- Plan allows for **systematic withdrawals** for regular income after 6th policy year, and premium holidays up to 3 years.
- Benefit from MWP Act protection, joint life cover options

Our stellar returns in USD are as below:

- The Global Equity Index Funds Strategy delivered returns of approximately 14.37% in last 15 months and 30.80% since inception.
- The Global Gold Funds Strategy posted a return of 51.96% over the last 15 months and 51.65% since inception.
- The Global Diversified Equity Funds Strategy delivered a return of 13.23% over the last 15 months and 25.07% since inception.

Available from GIFT City, IFSC Branch

Visit: www.hdfclife-international.com

HDFC International Life and Re won the 'Best Place To Work UAE-2024' Award

The prestigious recognition was awarded by **Khaleej Times– Best Places to Work** in the UAE



Sameer Yogishwar

COO, HDFC Life & Non-Executive Director

HDFC International Life and Re, participated as a panelist at the IFSCA-IRDAI GIFT IFSC Global Reinsurance Summit



HDFC Pension Fund Management Limited

HDFC Pension at the Outlook Money Event

HDFC Pension marked a strong presence as a key sponsor at the Outlook Money events held in Mumbai. **Mr. Tariq Ali**, Chief Business Officer – HDFC Pension, was invited as guest speaker and addressed the audience with insights on Retirement 2.0–Planning for Lifelong Celebration.



Sriram Iyer at Mint BFSI Summit 2025



Sriram Iyer, MD & CEO – HDFC Pension, addressed the audience at the Mint BFSI Summit 2025 as a guest speaker, sharing his insights on the evolving pension landscape and the critical role of NPS in retirement planning.

Round the clock efforts to make employees of HUL “Future Sure”

HDFC Pension successfully completed a National Pension System (NPS) enrollment drive for HUL's factory workforce. This pan-India initiative, held simultaneously at Nashik, Amli, Haridwar, and Doomdooma, aimed to boost long-term financial inclusion.

HDFC Pension team demonstrated exceptional dedication; working in shifts and extended hours to ensure all eligible employees could understand and enroll for NPS.



CELEBRATING WOMEN AT **HD**FC LIFE

March 2025

There are some stories that don't need a special occasion to be told and the story of women at HDfC Life is one of them. It is the story of everyday strength, of choosing to lead with empathy, of realising their ambitions, of staying true to oneself while lifting others along the way.

We honour and empower women not just through words, but through thoughtfully designed policies, inclusive workplaces, and a deep respect for their journeys - both personal and professional.

Our Maternity Transition Program provides crucial support during motherhood, ensuring a smooth integration back to work. We back this with a minimum guaranteed rating, offering women employees a sense of security and stability in their roles.

Recognising the unique needs of women on the move, our Business Travel Policy includes provisions allowing women to be accompanied by a caregiver - whether a family member or a nanny - during work-related travel. Stay limits have also been enhanced with preferred accommodation options for greater comfort and safety.





To support our culture of respect and inclusion:

- ◆ The PRSH policy ensures every employee, regardless of gender, is treated with dignity.
- ◆ Our Diversity, Equity & Inclusion (DEI) policy fosters a sense of belonging and fairness across the organisation.

Every year, while the world celebrates International Women's Day on March 8, we go a step further; we celebrate March as Women's Month at HDFC Life. It's a time to spotlight, engage, and uplift the incredible women within and beyond our organisation.

Spearheaded by the Women in Insurance Employee Resource Group (ERG), a series of impactful initiatives were rolled out this year, each aimed at furthering gender equity, creating awareness, and celebrating the resilience, strength, and achievements of women across all walks of life.




**Celebrate
YOU**

SOME OF THE INITIATIVES WERE



Celebrate YOU: Fireside Chat

The month opened with an inspiring fireside chat – Celebrate YOU where three remarkable women from across the HDFC Group took the stage, not just as leaders, but as proud women who had walked challenging, rewarding, and very unique journeys.

Rajarajeshwari Govindu, Group Head Retail Ops & Customer Service at HDFC Life emphasised the importance of holistic well-being and the power of strong networks and allies.

Geethaa George, Sr. EVP – HR at HDFC Bank inspired us to embrace our true selves and urged us to lift each other up, stressing that the most impactful leaders don't just climb ladders—they build bridges for others to cross.

Saloni Bhatia, EVP & Business Head, VRM and Video KYC HDFC Bank, encouraged us to own our voices and stand tall, reminding us that the world adjusts to those who lead with confidence.

All of it came together in a heartfelt conversation hosted by Ankur Shah, our Chief Proprietary Officer and Head of the WIN (Women in Insurance) ERG.

Over 1,700 HDFC Lifers

tuned in live, and many more watched the recorded version.

For every woman listening, it was a reminder: **your story matters.**

Celebration at Branches

Across HDFC Life branches, women's month was celebrated with vibrant energy, heartfelt gestures, and powerful conversations. From inspiring guest sessions to engagement activities and gratitude. Every celebration reflected our collective pride in the women who shape our everyday.



A culture where every woman belongs

At HDFC Life, our commitment goes beyond workshops and conversations. It shows up in the flexibility we offer, the policies we design for different life stages, and the way we champion allyship through our WIN ERG and beyond. So to every woman reading this — here's to your voice, your choices, your strength. And to every colleague walking alongside — thank you for being great allies!



Exclusive workshops and sessions that nurtured and inspired women across the organisation and beyond

Throughout the month, we hosted several workshops, each one a thoughtful step in the journey of growth.

Own Your Career

This session spoke to every woman who's ever waited for the right moment. The 42 managers who joined were encouraged to take the lead to set their goals, claim their space, and believe that growth begins the moment you decide.

Don't wait for someone to hand you a path. Build your own.



Personal Branding

In our personal branding workshop, 88 women explored what it means to be seen and to be remembered. From emotional intelligence to executive presence, the session helped women craft their professional stories with authenticity and intention.



Overcoming Impostor Syndrome

This powerful session gave 54 women the tools to silence that inner voice of doubt. They walked away knowing how to reframe self-talk, recognise their strengths, and own their accomplishments with pride not hesitation.

You're not lucky. You're prepared. You've earned it.



Cervical Cancer Awareness

In the busyness of everyday life, women often put their own health as the last priority. The Cervical Cancer session hosted by Dr. Lakshmi Bansal, SVP – Underwriting attended by 374 colleagues was a much-needed reminder to listen to our bodies, ask questions, and prioritise regular screening. Because caring for ourselves is essential.

Financial Planning

This session was about empowering women to take financial decisions. 113 women colleagues joined to understand the basics of saving, investing, and planning smartly for the future. And because empowerment shouldn't stop at the office door, 115 women family members of our HDFC Lifers were also invited for an exclusive session designed for them enabling them to start taking charge of their financial decisions.



FUELLED BY **VALUES** HOW WE'RE SET TO **OWN THE FUTURE**

At HDFC Life, we believe the foundation of our success is not only built on strategy and execution, but on the culture we nurture and the values we live by. As we stride confidently into FY26, we continue to Own the Future – by reinforcing our core beliefs, investing in employee well-being, and cultivating a workplace where collaboration, accountability, and growth thrive.

Strengthening EPICC Across India

Between December 2024 and February 2025, our Chief Value Officers (CVOs) and Value Ambassadors (VAs) led a powerful cultural movement across the country. Traveling to 35 locations, they reached out to employees across 46 identified red cities, connecting with over 2,500 team members in a series of engaging and reflective EPICC Townhalls.

These sessions reaffirmed our collective commitment to the EPICC values – Excellence, People Engagement, Integrity, Customer Centricity, and Collaboration. With a message of zero tolerance towards deviation and full accountability to our cultural ethos, the CVOs, VAs, and Value Guardians truly walked the talk – instilling pride and responsibility across every level of the organisation.





Welcome to

EPICCa's Court

Where ethical dilemmas find their answers...

Episode 6

Black Money, White Lies

Mr. Rawat, I hope this policy will help you meet your financial goals.

Yes, let's close the deal quickly. I will make my first premium payment right away!

Wow, he looks wealthy and keen. Can't let go of such a big fish! It's my lucky day!

FLS Shiraz

Mr Rawat, customer

I'm in the construction business, so always have some cash lying around.

Arey, no, no Sir, as per rules, I can't accept cash...

Here's the cash for the premium.

Maybe I can deposit the cash in my wife's account and get a DD.

I'm sure there's some workaround.

Sir, you can use this DD to pay your first premium. **You will get a receipt from HDFC Life. May I get your medical information now?**

Great! Here it is!

Mr. Rawat's Medical Info

- Diabetes - Yes
- Surgery in last 12 months - Yes
- Smoking - Heavy smoker

Based on your medical report, the premium might be a little higher.

So, what's the workaround here? And, I am very busy too. Don't want hassles of many calls!

Sir, just count on me! I have a good setting with one hospital. **Just say "no" to smoking and drinking during your medical test and rest will be managed.** ... And nobody will bother you as I am mentioning my mobile number in contact details.

Now that's what I call "Customer Service"

Four months later, Shiraz gets a rude shock - he is on trial in EPICCa's court.

Mr. Shiraz. These are serious charges! Do you have anything to say in your defense?

I am innocent

Evidence from our witnesses proves the opposite - **Ops officer, Sharmila Sen and compliance team member, Mr Anand.**

I raised a red flag when I found that **a DD had been used to make a large premium payment.**

Sharmila Sen, Ops

Loud gasps erupt in the courtroom.

We found the draft was issued from the account of Mr Shiraz's wife!

When we tried contacting Mr Rawat, the customer, the call was picked up by Mr Shiraz!

We also found that **Mr Rawat's medical information was incorrect.**

Mr Anand, Risk and Compliance

Mr. Rawat's Medical Report

- Diabetes - No
- Surgery in last 12 months - No
- Smoking - Non-Smoker

Your honor, I was just trying to help the customer. My intentions were good! Also without this case, our team would not have met our target.

In fact, **I refused the cash Mr. Rawat offered.** I didn't realize that I was doing anything wrong.

Mr Shiraz, you helped Mr Rawat launder money - a grievous violation. Thanks to you, he **"placed" his dirty money** and got it **"integrated" into the system.**

You failed in your duty as the first line of defense against unethical financial practices.

What should I do in this situation?

Mr. Shiraz brought in a huge case and everything he did was to make the experience hassle-free for the customer - but at what cost?

Scan the QR Code and submit your answers

HDFCLife

LEARN



Rush to submit your responses. Special recognition for fast and all correct entries!

Smart TECH. Smarter MOVES.

How HDFC Life's Digital Innovations
are powering performance and productivity

As HDFC Life continues to accelerate its digital transformation journey, a host of intelligent technology solutions are redefining the way we serve customers, support employees, and streamline business processes. From instant insurance quotes to intelligent onboarding tools and real-time dashboards, these innovations are transforming possibilities into performance.

Here's a roundup of the latest tech-led advancements making waves across the organisation.



InstaQuote 2.0

Quote Generation Reimagined

In a world where time is everything, InstaQuote 2.0 delivers speed, simplicity, and smart selling – all in under a minute. This next-generation Instant Premium Calculator provides instant quotes for individuals and families, using just minimal customer information.

Launched in **February 2025**, instaQuote 2.0 has already seen adoption with over **10k users monthly**. It's available to all HDFC Life employees and partners, providing secure access through OTP authentication on a registered phone number.

Key highlights:

- Family quotes in addition to individual quotes
- Instant quotes across multiple plan types
- Category-wise quote assortments for precision selling
- Top 5 Products for quick selection
- Seamless navigation and an intuitive interface
- Generative AI capabilities for creating customised sales pitches
- “Give and Get” feature to view customer payables and receivables



Available on both Google Play Store and Apple App Store, InstaQuote 2.0 is designed for the fast-paced world of today's field force—on-the-go, always on, and always ahead.

PASA Enablement

Insurance, now even more accessible

Simplifying access to life insurance remains a key goal – and the Pre-Approved Sum Assured (PASA) initiative is doing just that. Rolled out in FY'25, PASA is a major enabler across channels, ensuring smoother customer onboarding through a fully digital, data-driven approach.

With PASA, eligible customers can now be identified using just basic data points like PAN or Customer Identification Number (CIN), significantly reducing friction in the insurance journey. In a game-changing move, income proof is no longer required for PASA-eligible applicants, making the onboarding process faster, easier, and far more customer-friendly.



This initiative is a true reflection of HDFC Life's commitment to convenience through digital enablement and accessibility through smart underwriting.



Employee Portal for Agency FLS

Empowering sales team with insights

Information is power and with the new Employee Portal, Front Line Sales (FLS) teams are now empowered like never before. This all-in-one platform provides a 360 degree view of their performance, business metric & incentives, agent performance, customer overview, and more. Designed to support business tracking and drive sales effectiveness, this dashboard seamlessly integrates with Qlik Sense MIS reports, consolidating data that was earlier scattered across multiple systems, into one platform.

What it offers:



Performance and incentive tracking



Business deficit analysis

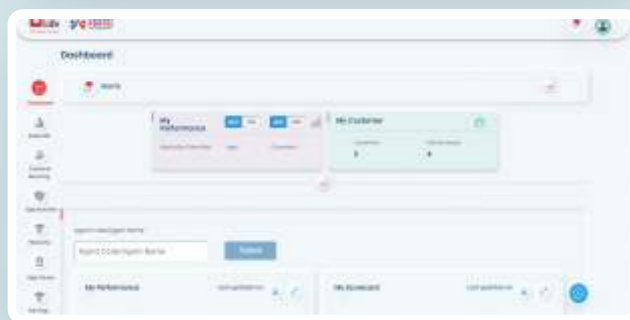
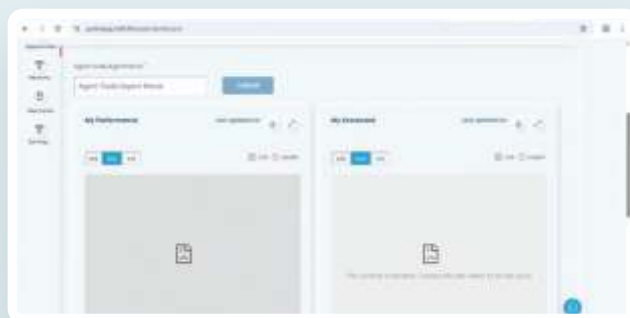


Real-time updates on Agents' activities



Direct access to key customer and business reports

The response from the field teams has been overwhelmingly positive, with the tool quickly becoming the go-to platform for daily operations, agent engagement, and strategic support.





Annuity Assist Portal

Efficiency, Automated

When it comes to managing Group Annuity business, efficiency and accuracy are critical. Enter the Annuity Assist Portal – an industry-first platform that automates the entire onboarding process, bringing down the average turnaround time from **T+6 days to just 3 hours.**

Built on the robust TEBT platform and integrated with Life Asia, the portal handles:

- Bulk member data uploads
- System-driven validation and quote generation
- Automated proposal creation



In FY'25, over **1,722 policies** amounting to more than **₹ 345 Cr.** in single premium were processed through this portal.

The road ahead includes further process optimisation, enhanced automation for customised journeys for Defined Benefit (DB) clients, and enabling client-level users to access and download Certificate of Insurance (COI) documents digitally. This empowers both partners and clients with greater transparency and control.

Dedicated Hierarchy Management System on Inspire

Structure Meets Agility

Managing complex organisational structures just got smarter. The Dedicated Hierarchy Management System on Inspire is a scalable, flexible solution designed to handle unlimited levels of hierarchy—both internal and external.

This system allows:

- Deeply nested hierarchies with flexible parent-child relationships
- Dynamic role changes, promotions, re-mapping in real-time
- Role-based interfaces for ease of use
- Self-service options for users to view reporting paths and lineage

The result? Greater operational agility, reduced administrative overhead, and enhanced clarity across reporting lines. Whether it's for managing internal teams or structuring external partner ecosystems, this tool ensures structure meets speed.



The Road Ahead

These platforms and tools are more than just digital assets – they represent HDFC Life's commitment to innovation, agility, and customer-centricity. As we continue to build and invest in cutting-edge technologies, the focus remains firmly on creating a seamless experience for our people, our partners, and our customers.

Whether it's powering smarter selling, enabling faster onboarding, or providing deeper insights, the future of insurance is here—and it's digital, dynamic, and distinctly HDFC Life.







STEP-A-THLON 2025

Building on the collaborative spirit sparked by our successful Inter-Department Premier League (IDPL) cricket initiative, our Wellness & Well-being ERG launched the Step-a-thon 2025 – a fun, app-based step challenge that brought Corporate and Hub Mumbai employees together for a cause close to our hearts: personal health.



From 7th to 27th February 2025, over **1,350 employees** – an impressive **53% participation** rate – joined in a **21-day walking challenge**, clocking a phenomenal **20.12 crore steps** across **24 spirited teams**.



Winners:

Team Gladiators
Policy Servicing, led
by Sheelpa Salunke

Runners-up:

Team Golden Warriors
Claims, Annuity, Loan & Segments,
led by Bhaswar Roy Choudhury

Congratulations to all the captains, participants, and fitness enthusiasts for proving that when we move together, we grow stronger – physically, mentally, and as one united team.



Expert Session on Financial Well-being

Planning ahead with confidence

As part of our holistic approach to employee well-being, a special Expert Session on Financial Well-being was hosted in March 2025 for employees and their families. The interactive discussion covered goal-based financial planning, investment options, and understanding associated risks, arming participants with knowledge to make confident, future-ready decisions. With 300+ employees attending, the session was another step toward empowering our people to take charge of both their personal and financial futures.

As we look ahead, initiatives like these are more than just activities – they are expressions of our shared culture. Whether it's living our EPICC values, taking proactive steps toward wellness, or planning for long-term security, each one of us at HDFC Life is equipped and empowered to Own the Future.



WELCOME TO HDFC LIFE

WHERE YOU BELONG, WHERE YOU BUILD,
WHERE YOU OWN THE FUTURE



**Manish
Panjwani**

VP – Policy Servicing
The Hub at Mumbai

**Jitendra
Lakhani**

Zonal Head –
Non Home Loan (West)
Andheri Sales Hub



**Naveen
Kumar**

Zonal Business Head
Bangalore – M.G. Road



**Abhinav
Shankar Dayal**

Sr. Vertical Head –
Banca Assets (HL)
Corporate



**Abhishek
Arora**

VP – DPPM
Corporate



Only VPs and above who joined during
Jan-Feb-Mar 2025 are featured here.



HDFC Life is gearing up to welcome the class of FY26 Management Trainees!



Pre-Boarding
Engagement



General
Induction



Functional
Induction



Connect with Management
Team and Leaders



Ongoing Engagement
through the year



Speak softly, **work wisely!**

Use earphones and speak softly during meetings to respect colleagues in the open office. Let's create a peaceful work environment for all!

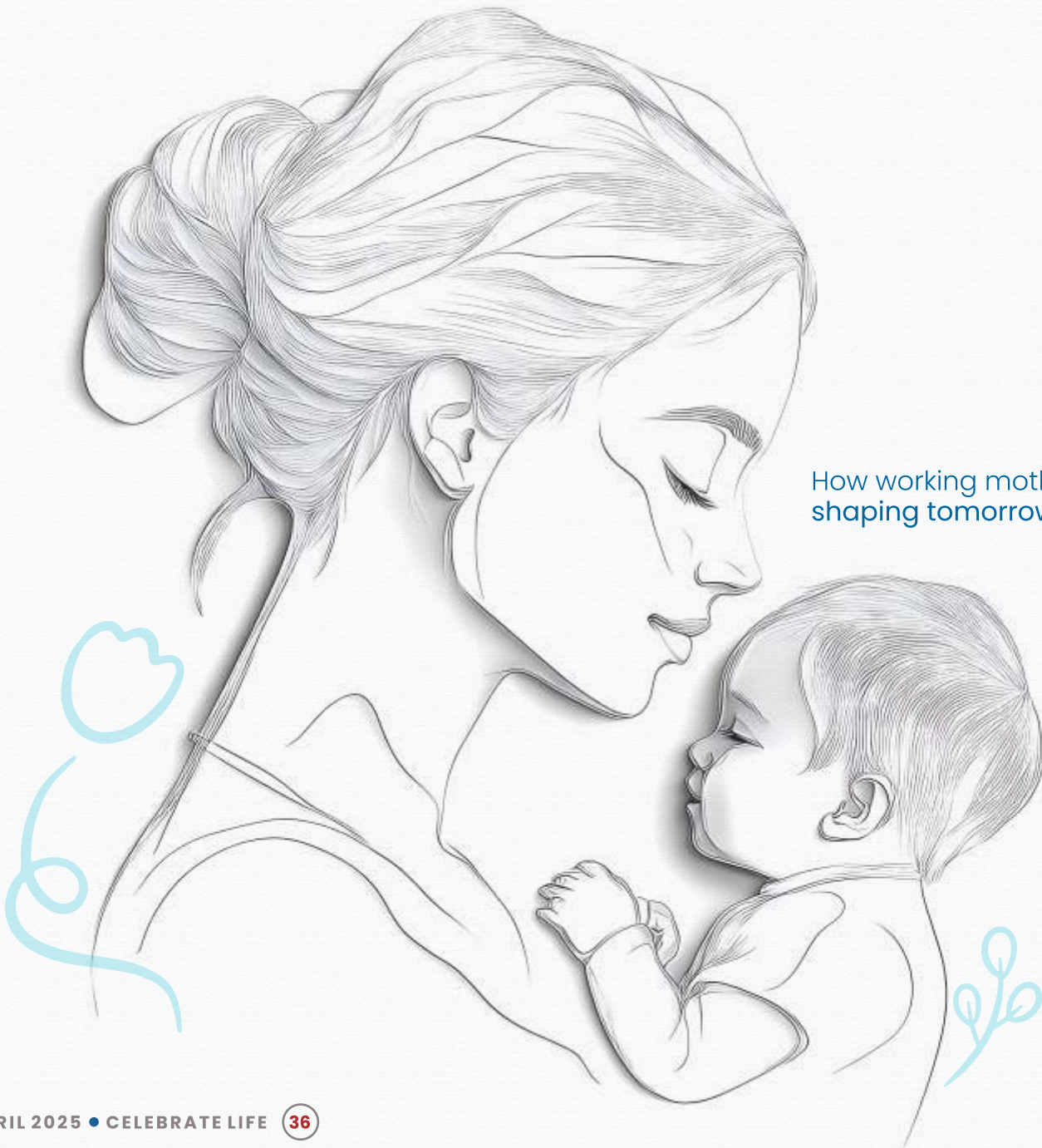
#RespectSharedWorkspace





POWERED BY PURPOSE,
**DRIVEN TO
OWN THE
FUTURE**

How working mothers are
shaping tomorrow





Vandana Pathak

Sr. Manager – Human Resources,
Corporate

Motherhood has a way of rearranging everything you know about yourself. The rhythm of your day changes, your priorities shift, and suddenly, the quietest parts of your life – your coffee break, become a situation you can only dream of. The most difficult part for me is the constant mental calculation: “What’s the next feed? Will I have time to finish that deck before the call?”

And yet, in the middle of this beautiful chaos, I have found my biggest strength: my ecosystem. This photo captures the biggest slice of that strength – my father-in-law with my son, surrounded by toys, joy, and patience. While I pursue my professional dreams, he has stepped into a role many associate with mothers. He sings, plays, feeds and comforts, all with a gentleness that surprises and humbles me. In a world that so often celebrates “supermoms,” I want to celebrate the quiet superstars in the background – the grandparents who make it possible for mothers to breathe.

When I returned to work in January 2025 from maternity break, I carried with me a deep sense of purpose as a professional who loved her work. It was heartening to be welcomed back by a supportive manager and team who understood what this transition meant. Their encouragement gave me the confidence to ease into this new phase without pressure.

Motherhood has showed me that care can come from many places and that strength often looks like vulnerability and asking for help. To all new mothers reading this – BUILD YOUR VILLAGE. Let your people in. And don’t be afraid to rewrite the rules of what care looks like in your home. Sometimes the greatest parenting doesn’t come from doing it all yourself, it comes from sharing the load with love.

Vansh’s morning
playtime with his
biggest cheerleader –
my father-in-law.



I was excited when I heard that I was blessed with twins. From that day onwards, a new journey began. Becoming a mother has made me stronger and more empathetic.

My responsibilities have increased, but the smiles of my kids, their innocence, and their calmness have brought me immense joy. Balancing home and work is challenging, but my children give me strength.

After six months, I resumed work, and I can proudly say that I’m managing both—thanks to the strong pillar of support by my side: my family.

Motherhood builds an
inner resilience you never knew
you had. So, I want to say this
to every new mom and
soon-to-be-moms –
Trust yourself and believe in yourself.

Gouri Akash Mandpe

Manager – Product,
Corporate



MOTHERHOOD A CHAOTIC BLISS!

I navigate the blissful chaos of raising two young children – a toddler and an infant while balancing a demanding career. With my husband serving in the Indian Army and based in a remote location, the weight of parenting often falls squarely on my shoulders. Yet, amidst the sleepless nights, endless to-do lists, and the occasional self-doubt, I've discovered that Motherhood is not just a role – it's a master class in resilience, adaptability, and selfless love. After 2.5 years of being into Motherhood, I can proudly say that it has reshaped my perspective, priorities, and purpose in life. I am delighted to share my journey and the lessons I have learned, hoping that my fellow colleagues will find some comfort and strength through this.



1. The juggle is real, but so is the strength!

Raising 2 kids while working full-time feels like running a marathon with no finish line. There are moments when I feel stretched thin, wondering if I'm doing enough – as a mother, an employee, or even as myself. But here's the thing about being a Mommy: You are stronger than you think. Every time I manage to calm a tantrum, meet a work deadline, and still find a moment to laugh with my kids, I'm reminded of the incredible strength that I am capable of. The same grit fuels my ability to meet complex work expectations and support my team.

2. Time is precious, so prioritise ruthlessly!

As a mother, time is my most valuable currency. I've learned to prioritise what truly matters. At home, this means choosing quality over quantity: a 15-minute dance party with my toddler or a quiet cuddle with my infant often means more than hours of distracted presence. At work, it means focusing on high-impact tasks, delegating when possible, and saying no to non-essential commitments.

3. Empathy is a superpower!

Motherhood has deepened my capacity for empathy in ways I never imagined. When my toddler melts down over a broken toy, I've learned to see the world through his eyes, understanding his frustration as a big deal in his small world. When my infant cries inconsolably, I tune into his needs, even when I'm exhausted.

Practicing empathy at work has been a game-changer too. It has helped foster better relationships at work, resolve conflicts with compassion, and create a supportive team environment.

4. You're never alone, even when it feels like it!

With my husband stationed far away, there are moments when I feel like I'm parenting solo. But I've realised that I'm not truly alone. My husband, family, friends, and even supportive colleagues have been my lifeline in this journey, whether it's a quick check-in, a helping hand, or just a listening ear. Special mention to my mentor, guide and manager Ashutosh for always being there.

I have also learned that asking for help isn't a sign of weakness—it's actually strength. Together, we're stronger, just like a village raising a child.

5. Finding joy in the chaos!

Perhaps the greatest gift of motherhood is the pure joy it brings. My toddler's belly laughs, my infant's first smile, or a rare me-time when they're both asleep – these are the small treasures that recharge me. Celebrating small wins gives the much-needed dopamine to refresh & drive forward.

6. Self-care is not a waste of time!

Be it a 10 mins meditation or a 5 mins skin-care routine or TGIF (Thank God it's Friday) cheat meals, practicing self-care has been a game changer for me. It has not only improved my mental calmness but has also helped me respond better to situations rather than just react.



I'm still learning every day—about myself, my children, and how to balance it all. I hope we new-age moms thrive in the chaos, learn from experiences, support each other and find whatever floats our boats!



Strength & Love,

Pooja Kesharwani

Chief Manager – Bancassurance
Corporate

NO MANUAL, JUST MOTHERLY LOVE LESSONS ALONG THE ROAD OF MOTHERHOOD



My journey of motherhood is at infancy stage and is only as old as my daughter. Both of us are on a learning curve, continuously trying to improve. She teaches me to be a lot more patient and resilient with each passing day. My journey so far makes me appreciate my mom and mom in law a lot more now. The ecosystem around me at work and home helps me to continue and get back to my pre-baby life to a major extent. At home a lot of support from family helps in getting my me time, complete daily chores in case of adhoc challenges and making sure I don't have to take too many exceptions at work. Support from manager and team at work allows me the flexibility to manage both career and personal life.

The sweet smile with which my kiddo welcomes me at home after a tiring day refreshes me completely. Taking baby steps in this new journey as we both are getting trained for this new life. Many more learnings and experiences to come!!

Prachi Mayekar

AVP – Audit,
Corporate



As I navigate motherhood, I'm constantly reminded of the transformative power of love and responsibility. Becoming a mother has taught me resilience in the face of sleepless nights and endless worry. I've learned patience with each tiny tantrum and messy milestone. Priorities have shifted, and what once seemed important now takes a backseat to tiny fingers and toes. Everyday joys – a child's giggles, first steps, or a warm hug – bring unparalleled happiness. Motherhood has shown me that love knows no bounds and that sacrifice is a labour of love. I'm learning to cherish the moments, big and small, and to find beauty in the chaos.

Returning to work after maternity leave added another layer of complexity. Balancing professional responsibilities with motherhood has been a steep learning curve. I've had to adapt to new routines, prioritise tasks, and find ways to manage guilt and stress. But it's also taught me incredible things about my capabilities and time management.

To fellow mothers, I want to say you're not alone. Your struggles are valid, and your love is enough. Celebrate the tiny victories and know that every challenge makes you stronger. And it's worth it – the love, the laughter, and the lessons will change you in ways you never thought.

Chitranshi Telang

Corporate Sales Manager
Lucknow

FROM FRAUD TO PROTECTION

How to Keep Your Smartphone Secure

Smartphones are home to a variety of apps, each storing personal data. Below is an overview of the most common app categories, the personal data they store, the risks associated with them, and how to secure them

Contributed by

Ashish B Vakhariya

AVP – Data Privacy, Risk Management



Types of Apps & Personal Data, the Risks They Pose, and How to Secure Your Smartphone

Social Media Apps



Examples:

Contacts, Messages, Photos, Videos, Location, Personal – Interest

Banking & Payment Apps



Examples:

Bank details, UPI IDs, Credit/debit card info, Transaction history

E-commerce Apps



Examples:

Payment details (Credit/Debit Card) Transaction history, Delivery addresses

Health & Fitness Apps



Examples:

Health records, activity levels, heart rate, sleep data, medical history

Utility & Productivity Apps



Examples:

Work documents, online activity, private notes

Gaming Apps



Examples:

Personal identifiers in-game purchases, email addresses

Travel & Transportation Apps



Examples:

Location data, payment details, ride history

News & Media Apps



Examples:

Personal preferences, viewing history, location

Education & Learning Apps



Examples:

Academic records, payment details, personal preferences



Others (Miscellaneous Apps)

Examples: Personal photos, location data, home data (IoT), preferences



Overall Risk

- ✓ Personal data can be exposed or misused i.e. identity theft
- ✓ Phishing attacks via fake accounts.
- ✓ Location tracking (i.e., stalking)
- ✓ Financial fraud
- ✓ Unauthorised access to payment information
- ✓ Breaches of sensitive health data
- ✓ Privacy invasion
- ✓ Data theft
- ✓ Data profiling
- ✓ Targeted advertising
- ✓ Our personal data can be sold for advertising purposes
- ✓ Malware can be installed via unsafe apps



How to Secure

- ✓ Set strong passwords
- ✓ Enable 2FA/PIN/Biometrics
- ✓ Restrict app permissions for location
- ✓ Review security & privacy settings
- ✓ Regularly clear browsing data
- ✓ Install trusted apps only
- ✓ Avoid sharing excessive personal data
- ✓ Encrypt data
- ✓ Regularly back-up data
- ✓ Avoid storing credit card/payment info in-app
- ✓ Update your phone regularly



What to do if your phone is stolen or you fall victim to fraud

In case you fall victim to financial fraud

1. Report to authorities:

Report the incident to your bank immediately and block your accounts

2. File a local police report and/or report fraud at [cybercrime.gov.in](https://www.cybercrime.gov.in)

In case of phone is stolen

1. File a local police report and/or report at <https://www.ceir.gov.in/>

2. Use 'Find my device'

For iPhone, use **Find My iPhone**

For Android, use **Find My Device** (via Google)

Notify your service provider to block your number to prevent further misuse.

Change your passwords: Immediately update passwords for banking, email, and social media accounts



Conclusion: Protecting Your Digital Life

By understanding the risks and taking simple steps to secure your phone, you can keep your data safe and protect yourself from fraud.

Stay proactive—your digital life is in your hands!

Dear Future Me...

Notes from Tomorrow

We spend so much time planning, projecting, and preparing that we rarely pause to imagine the lighter side of the future.

"If you could send a note to your future self - or receive one - what would it say?"

“
Future Me, I hope
you finally figured out
how to keep plants alive
and meetings short.
”



“
Just checking -
did we make it to
Inbox Zero yet, or are
we still dreaming?
”



“
Please tell me
we have a robot that
preps PowerPoint
decks now.
”



“
Hope you're still
doing yoga and
not just wearing
yoga pants.
”



“
Did we win that
internal quiz competition
or are we still saying
'next time'?
”



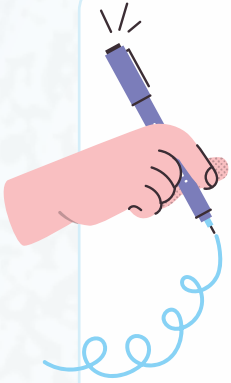
“
Remember when
you said, 'I'll start saving
next month'?
I hope you finally did!
”



Owning the future doesn't always mean having it all figured out - it means approaching it with curiosity, humor, and a readiness to evolve. So here's to laughing, learning, and living fully - now and in the years to come.

Scribble Your Future

What Does “Own the Future” Mean to You?



Take a moment to pause and reflect—draw it, write it, or doodle your dreams.
How do you see yourself owning the future?
There are no rules, just your thoughts and a pen.

QUIZONOMICS

Time for the Mental Marathon

Let's check your knowledge of Our recently launched product **LiveWell Rider**



1. What does the HDFC Life LiveWell Rider offers?

- A. It offers comprehensive protection against death, terminal illness and disability
- B. It offers wellness benefits
- C. Both of the above
- D. None of the above

2. What does comprehensive protection provided by HDFC Life LiveWell Rider cover?

- A. Financial protection to family on death of the life assured
- B. Return of all premiums in case of survival
- C. Double benefit in case of accidental death or disability
- D. Mitigation of financial woes in case of a disability
- E. All of the above

3. What does Wellness Benefit provided by HDFC Life LiveWell Rider cover?

- A. OPD (Out Patient Department) cover and prescribed Lab & Radiology services
- B. Annual Preventive Health Check-ups and Healthy Rewards through Healthy Living Program
- C. Tele-consultations including specialists and Network Discounts
- D. All of the above

4. What are covered under Protection Benefit of HDFC Life LiveWell Rider?

- a] Death, Accidental Death and Accident Plus Benefit
- b] Personal Accident and Double Accidental Benefit
- c] Policy Continuance Cover and Return of Premium (ROP)
- d] Daily Hospital Cash & Surgical Care
- A. Only a, c and d
- B. Only a and c only
- C. b and d
- D. All options

5. HDFC Life LiveWell Rider provides protection at no added charge and includes wellness benefits as a built-in feature.

- A. True
- B. False

Let the quiz begin!

Scan the QR code to answer & win special prizes.
The first 10 entries with correct answers will win prizes from the **LifeStore**



Congratulations to the QUIZONOMICS & MENTAL MARATHON Winners of the sixth edition!



1. Bharat Gilda

Chief Manager
Human Resources
Hyderabad - Begumpet

2. Azmat Aziz Chishti

Sr. Associate Circle Head
Agency
Agra - Sanjay Place

3. Sourabh Suttraway

Sr. Sales Manager
Agency
Pune - Dhole Patil Road

4. Bijo Mathew

Regional Head
Agency
Thiruvananthapuram - GH

5. Ashish Atulker

Assistant Sales Manager
Agency
Hoshangabad

6. Krishanu Datta

Territory Head
Bancassurance - Bandhan Bank
Kolkata - Shyam Bazar

7. Sharan Anand K

Assistant Sales Manager
Agency
Perinthalmanna

8. Kamlesh Kumar

Sr. Manager
Learning & Development
Ranchi - Diversion Road

9. Sanjay Kumar Das

Sr. Manager
Learning & Development
Cuttack - Royal Tower

10. Asim Sultan Khan

Manager
Risk Management
Bhopal

We look forward to more participation in the future!

CONGRATULATIONS TO OUR CX WINNERS!



Lidwin Leo Crasta

Manager
Human Resources

CX Champion



Siddharth Kore

Manager
Operations - New Business

CX Champion



Arbaz Khan

Sr. Associate
Branch Operations

CX Champion



Kalpana V. Thorat

Deputy Manager
Branch Operations

CX Ambassador



Mani M.

Deputy Manager
Policy Servicing

CX Ambassador



Rajendra Ainapure

Sr. Sales Manager
Agency

CX Ambassador



Arvindkumar Pandey

Chief Manager
Group Operations

CX Ambassador



Hiren Shah

Sr. Manager
Branch Operations

CX Ambassador



Harsh Singh

Sr. Associate
Claims

CX Ambassador



Debasish Pal

Manager
Branch Operations

CX Ambassador



STAY SWITCHED ON BY SWITCHING OFF!



Rainy season makes us all want to stay inside where it is warm and dry, so these tips are designed to help you reduce energy usage effortlessly.



Pull the plug on your devices

Electronic devices consume power even when they are turned off. Almost 10 percent of your energy bill goes toward this "phantom power" consumption. Save money and reduce your carbon footprint by unplugging your devices at the end of the day or when they're not in use



Rig your roof with solar panel or switch to a green energy provider or tariff



Did You Know?

During FY 2024-25, HDFC Life
procured 534.2 MWh renewable energy



Enroll yourself into the ESG Training module on MLearn by scanning the QR and become a Sustainability Champion!

GROWING TOGETHER, WINNING TOGETHER

HDFC LIFE IS CERTIFIED AS A
GREAT PLACE TO WORK!



CONGRATULATIONS!

Don't let the rain slow you down.

Your stylish shield against the monsoon.

Get this comfortable, stylish raincoat from

The **LifeStore**



Scan to login

Login Id: Your HDFC Life Email Id
Password: Your HDFC Life Email Id*
(*Please change your password after first login)


Sar utha ke jiyo!

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