

BANCA

Dossier

STRATEGIC SUCCESS AT SCALE

FY 2025-26 (April – March)



INDEX

Topic

Pg no.:

Message from Senior Management

01-04

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Vibha Padalkar
Managing Director
& Chief Executive Officer

Dear Team,

Wishing you a very successful start to Financial Year 2027.

We step into this year with confidence, optimism, and a clear sense of purpose. The momentum built over the last quarter, the resilience we have shown, and the strength of our people give us every reason to look ahead with ambition and determination.

As we step into FY 2027, our priorities should be clear – to drive **higher productivity, improve profitability, deepen stakeholder trust and continue to grow our market share**. We must not only sustain our momentum, but strengthen it further, with the **clear intent to outperform the market through disciplined** execution and consistent focus. At the heart of this journey must remain our **commitment to doing what is right for the customer**. Lasting success will come not only from growth, but from **growing responsibly, with quality, integrity** and sound judgement.

Equally important is the EPICC culture we continue to build together. The way we lead, collaborate and support one another, will shape not only the environment we create, but also the strength of our performance.

The opportunity ahead is significant. Let us move forward with ambition, clarity and a shared determination to make “FY 2027” a year of strong progress and meaningful achievement.

“Best Wishes”

“
Lasting success will come not only from growth, but from growing responsibly, with quality, integrity and sound judgement.
”



Vineet Arora

Executive Director
& Chief Business Officer

“

Strong intent, sharper execution – that's the formula for impact.

”

Dear Team,

FY26 has been a year that tested our resolve. A dynamic operating environment, evolving customer expectations, and tighter business economics challenged us to rethink the way we operate. Yet, what stands out is our collective resilience — our ability to stay focused, adapt quickly, and deliver consistently on our key performance metrics.

This resilience is not accidental. It is built on strong partnerships, disciplined execution, and an unwavering commitment to doing the right business. Across our bancassurance ecosystem, we have strengthened fundamentals, improved productivity, and continued to create meaningful value for our customers and partners. While we have seen some market share dilution in select markets; it presents a clear opportunity and sharp focus area for us to regain lost ground in the year ahead.

As we look ahead, “FY 2027” is not about incremental progress — it is about acceleration.

We will adopt a sharper growth mindset, anchored in quality and profitability. Our focus will be on:

- Driving deeper penetration within our partner ecosystem
- Elevating customer-centric, need-based selling
- Leveraging digital and data-led interventions for scale
- Building a high-performance, future-ready distribution

Growth and profitability will go hand in hand. Every action we take must contribute not just to topline expansion, but to sustainable and value-accretive growth.

The opportunity ahead is significant — and so is our ambition.

With the strength of our partnerships and the capability of our teams, I am confident that we will not only grow faster, but grow better.

Dear Team,

As we advance through the financial year, it is important to acknowledge the steady momentum we have collectively established. The progress achieved reflects a disciplined approach towards strengthening our distribution franchise and consistently delivering high-quality financial solutions to our partners and customers. While the outlook remains positive, we must remain cognizant of the challenges ahead and respond with sustained focus and execution rigor.

Our strategic construct, **P.A.C.E** — Profitability, Activation, Customer Centricity, and Engagement, continues to provide clear direction and alignment across the organization. The progress across each of these dimensions underscores our commitment to building a balanced, scalable, and sustainable business.

The year has been characterized by a dynamic external environment, with evolving macroeconomic conditions and regulatory developments. In this context, the organization's ability to remain agile, resilient, and execution-focused has been critical in maintaining our growth trajectory. As we move towards the close of FY 2025–26, the emphasis must shift from momentum to precision. This phase requires sharper prioritization, disciplined execution, and stronger collaboration to ensure that intent is translated into measurable outcomes. It is also an opportunity to reinforce our commitment to our partners and customers through consistent delivery and service excellence.

In our business, trust remains foundational. Every interaction, every solution, and every commitment, must reflect our core purpose of securing lives and safeguarding futures. We must therefore continue to focus on quality-led growth, customer-centric practices, and seamless execution. The coming period will be decisive in shaping not only our year-end outcomes but also the foundation for future growth.

As we look ahead to FY 2026–27, I extend my best wishes to each one of you for continued success, good health, and a fulfilling year ahead. Must reflect our core purpose of securing lives and safeguarding futures.



Lavneesh Gupta

**Executive Committee Member
& Chief Bancassurance Officer**

“

Success is not just about results—it's about building trust, creating value, and showing up every day with the intent to win together

”



Rishi Mehta
Head - Bancassurance RBB

Dear Team,

The Retail Branch Banking channel continues to be a cornerstone of our Bancassurance growth, and FY 2025-26 has demonstrated the strength and scalability of this franchise. We have focused on building a more agile and responsive sales engine—one that is well-positioned to capture emerging opportunities and deliver consistent value to both partners and customers. Our emphasis this year has been on driving effectiveness at the last mile—strengthening branch engagement, enhancing sales force capability, and enabling structured opportunity conversion. This approach has allowed us to not only improve productivity but also elevate the quality of every customer interaction, reinforcing trust, transparency, and long-term value creation.

Looking ahead, the RBB channel offers substantial potential to scale both in terms of volume and value. With the foundation we have built, we are well positioned to accelerate growth, strengthen our market presence, and deliver superior business outcomes in the coming year.

I sincerely appreciate your commitment and contribution. I look forward to building on this momentum and achieving even greater milestones in the year ahead.

Dear Team,

The past financial year (FY 2025-26) has marked a decisive shift towards accelerated and exponential growth within our Retail Branch Banking franchise. Our efforts have been firmly focused on strengthening on-ground execution while elevating the way we create and deliver value across the ecosystem. A strategic priority has been to institutionalize greater precision and uniformity in branch-led business. By strengthening field effectiveness, leveraging sharper pipeline visibility, and accelerating conversion effectiveness at the point of sale, we have engineered a scalable, high-momentum business model—one that is now delivering accelerated outcomes with consistency. The emphasis has been on making every interaction count—driving not just growth, but sustained and exponential value creation.

Stronger partner collaboration has been a key driver of momentum, with tighter alignment and clear accountability enabling faster response and superior outcomes. Looking ahead, the RBB channel is well positioned to accelerate growth, with a focused approach on execution excellence, key business levers, and strengthening core capabilities.

I would like to acknowledge the efforts of all teams who have contributed to this progress and wish the good success in the year ahead.



Akash Manchanda
Head - Bancassurance RBB
(North & East)

Dear Team,

FY 2025-26 has been a year of sharp execution and meaningful progress, where we have continued to adapt, evolve, and expand in a dynamic environment. Our collective efforts have focused on building scalable, future-ready capabilities, strengthening reach, deepening integration at key customer touchpoints, and unlocking new opportunities through stronger collaboration. Thoughtfully driven initiatives, impactful launches, and focused engagement have not only delivered strong business outcomes but also enhanced partner and team alignment.

As we step into the new financial year, our focus will be on building on this momentum with renewed energy, sharper execution, and a continued commitment to excellence. Together, we will strive to scale new heights, strengthen customer trust, and deliver sustained growth. I thank each one of you for your dedication and contribution, and I look forward to an even more impactful year ahead.



Jasjit Singh
Head - Banca & Alternate Sales



BANCA PACE

ATTITUDE ACTION ACCELERATION

FY 2025-26

Profitability





Profitability

LEAD KPIs performance snapshot

Protection Growth

40% YoY growth to
₹ 190 Cr
in YTD Feb'26

Rider Growth

330% YoY to
₹ 222 Cr
in YTD Feb'26

Group Business

17% YoY growth to
₹ 570 Cr
in YTD Feb'26

Digital Business

~1.7x YoY growth to
₹ 425 Cr
in YTD Feb'26

Profitability

Key Highlights



Digital Business

- **InstaPASA Driving Scale:** InstaPASA emerged as the largest contributor, delivering ₹413.8 Crores and reinforcing digital-led profitability
- Enhancement of RTL proposition with sum assured up to 50 lacs and PPT upto 5 years. (Under Development 10 PPT WIP)
- Enhancement of GTL proposition with sum assured upto 25 lacs for one-year term
- **GTL & RTL Contribution:** GTL (Group Term Life) contributed ₹31.22 Crores, while RTL (C2PL) added ₹9.7 Crores, strengthening the Term mix



Protection Growth

- Delivered **45% YoY growth in retail business**
- 2× growth in Protection NOPs, with **55K+ policies converted** in FY'26
- **85% of NOPs and 63% of EPI** sourced from customers below 40 years of age
- **22% of Protection NOPs** generated through the PASA (Pre approved Sum Assured) journey



Rider Growth

- Delivered **3.2× YoY business growth** on rider
- **Topline Rider** premium penetration increased to **4.4% in Mar'26** from 1.5% in Mar'25
- **ULIP Rider** premium penetration **crossed 6% in Mar'26**, up from 1.8% in Mar'25
- **Launched Vital Protect, Supreme Protect, and Ultimate Protect** rider solutions in FY'26, offering comprehensive protection through LiveWell PAC and HPR CCI riders



Group Business

- Bank's Group Business franchise has **delivered a remarkable two-year CAGR of 60%**
- With merely **3%** of the Bank's active corporate relationships tapped so far, the opportunity ahead is immense



Powering Product Momentum

FY 2025-26

Q1 Success

Launched / Modified

5

products

New launches
have mobilised

400 Cr

NFO

Launched India Top
300 Alpha 50 Fund
& mobilised

35 Cr

Q2 Success

Launched / Modified

3

products

New launches
have mobilised

180 Cr

NFO

Launched India Top
500 Multifactor
50 Fund
& mobilised

150 Cr

Q3 Success

Launched / Modified

4

products

New launches
have mobilised

180 Cr

Q4 Success

Launched / Modified

14

products

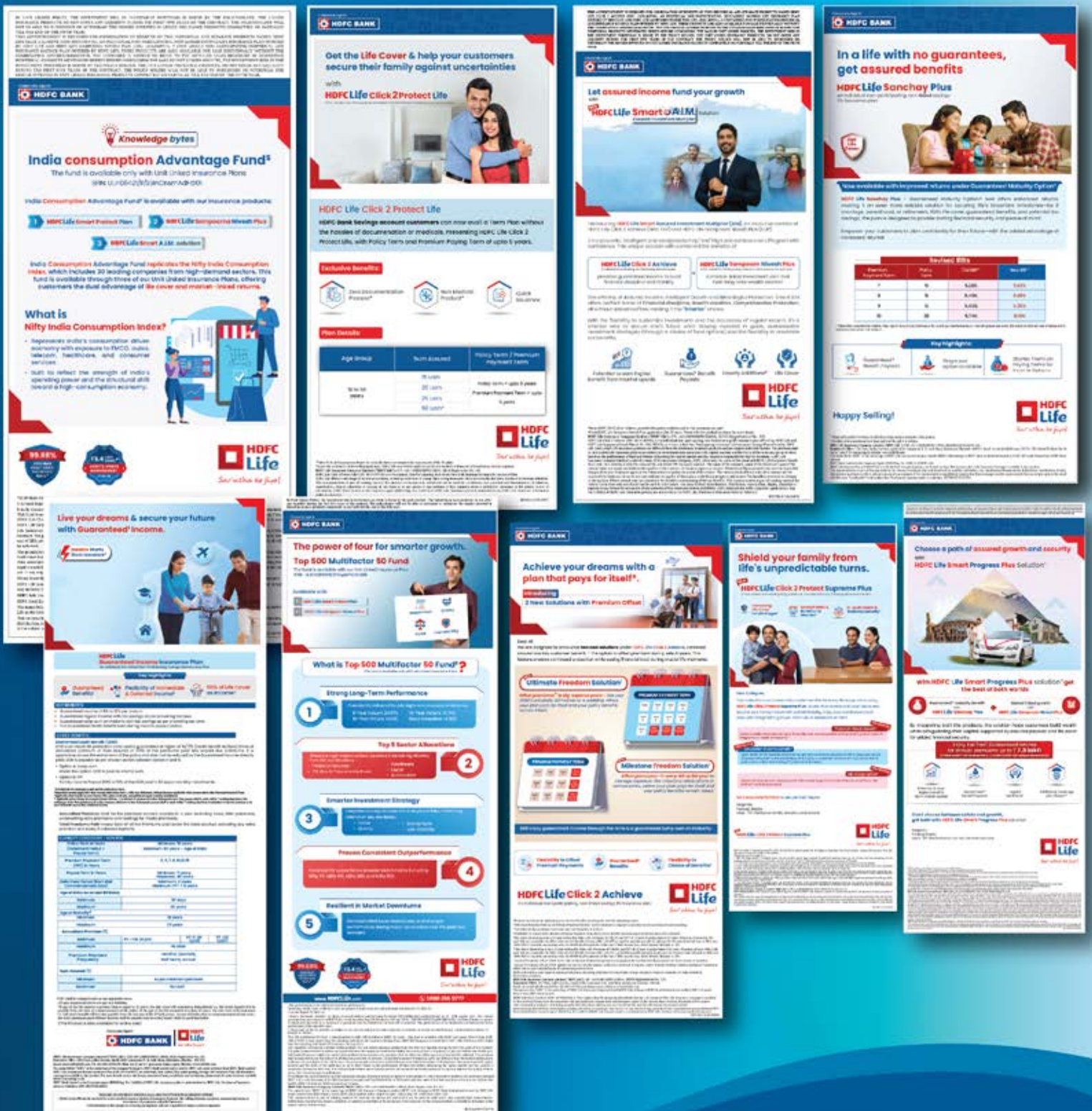
New launches
have mobilised

380 Cr

NFO

Launched India Sector
Leaders Opportunities
Fund & mobilised

180 Cr



Driving high impact for

Key Product Launches & Drive

Elements

- Launch mailer
- DYK
- USP Mailer
- Brochure
- Sales Pitches
- Discount communication
- Teasers
- Ready Reckoner
- One-Pagers etc.
- Give-Gets



Product – Process Performance Optimization

Process Enhancement FY 2025–26

- AV Launched for Retail Term Life
- AV Launched Master Bank LIFR – simplified & streamlined
- AV Launched for NFO – Top 500 Multi Factor 50 Fund
- AV Launched for NFO – India sector leaders opportunities fund
- SP Portal launch – One portal for all FR activities
- Re-emphasis on Existing PCV Process for HDFC Bank
- Smart Life Insurance solutions for NRIs
- HDFC Life Sanchay Plus revised IRRs

Channel Focused

Product Drive

India Sector Leaders Opportunities Fund
SIP No. - ULFOB002/03/26INSEOLFND

HDFC Bank LIFR Process.

Re-emphasis on Existing PCV Process for HDFC Bank

Presenting the HDFC Life Top 500 Multi-Factor 50 Fund

That's why the concept of retirement isn't just a dream

It's a practical necessity

Curated to give you a

Balanced Diversified Reliable

long-term portfolio

Welcome to the **Retail Term Life Journey**
HDFC Life Click 2 Protect Life

In a life with no guarantees, get assured benefits
HDFC Life Sanchay Plus

Age Group	Gender	Sum Assured	IRR (%)
25-30	Male	1.00L	5.50%
31-35	Male	1.00L	5.50%
36-40	Male	1.00L	5.50%
41-45	Male	1.00L	5.50%
46-50	Male	1.00L	5.50%

The BIG change is here!
Launching "SP Portal"
One View Solution for Bank SP's & Supervisor

Activation





Activation

LEAD KPIs performance snapshot

SP Activation

5 p.p. improvement
YoY to 46%
in FY'26

Branch Activation

2 p.p. YoY
improvement
in YTD Feb'26 (92%)

>4 NOP FLS

7 p.p.
improvement
in FY'26 vs FY'24

GTL & RTL NOPs

~65k GTL & ~15k
RTL policies
sourced

Activation

Key Highlights

SP Activation

- **Launched MLearn** – Digital learning platform for all HDFC Bank SPs, where we could establish a clear correlation between learning & activation, as SPs who completed at least one MLearn module had a higher activation of **63%** against **48%** activation of SPs who had not completed any module on MLearn
- Scientific target allocation and SP mapping through ESS for FLS to ensure **100% activation** and **min. 50% FLS doing 4+ NOPs**

GTL & RTL NOP

GTL Driving Mass Adoption: The GTL proposition accelerated large-scale adoption across the Assets and Virtual channels, acting as a strong activation lever.

Customer Centricity



Customer entricity

LEAD KPIs performance snapshot

Early Complaints (0-6 months)

~35% reduction
in complaints
vs YTD Feb'25

Mis-Sale Aversion

14 p.p. improvement YoY
in retention
in Jan'26 (16%)

Insurer Benchmarking

87% parameters
ranked #1
or #2 in Dec'25

NPS

Score of 91
in Feb'26, 28 p.p.
uplift from Apr'25

Customer Centricity

Key Highlights



Early Complaints

- The reduction is driven by key process improvements in the solicitation journey, including
- Modification of the PCVC script to enhance clarity and ensure customer understanding
- Mandatory Assisted Video PCVC for vulnerable customer segments such as:

Senior Citizens, Marginal Income applicants, Agriculturists, Housewives, Students, and HNI applicants



Mis-sale Aversion

Aversion rate improved from 2% (June) to 19% (February), demonstrating strong improvement in customer handling and process adherence.



NPS

NPS score improved from 72 in Nov'25 to 93 in Feb'26 through sustained daily connect by SEMs with >30 plus customers, has directly contributed to improved "response rate and steady positive NPS movement"

Engagement



E^{Engagement}

LEAD KPIs performance snapshot

SMP Compliance

6 p.p. uplift YoY
to 76% in branch-level
CSM engagement
(YTD Jan'26)

FLS Attrition

~3.3 p.p. growth YoY
to 28.7%
in YTD Feb'26

Incentive Penetration %

18 p.p. growth
YoY to 72%
in YTD Dec'25

RuSo Activity

96% GPs visited
53% certificates
signed in YTD Feb'26

Engagement

Key Highlights

SMP Compliance



- 178352 customer calls & 623111 partner meetings done by CSMs YTD Feb'26 with 80% compliance
- 30437 customer calls & 145563 partner meetings done by THs YTD Feb'26 with 83% compliance

RuSo Activity



- 606 Gram Sachiv Certificates accumulated from the base of 1200 Gram Panchayat assigned
- Asset & RBB field teams engaged with local officials, ensuring compliance and accurate documentation of activities on-site

Responsible Today Resilience Tomorrow



&



Nourish futures, Ignite smiles.

Every policy feeds a child.

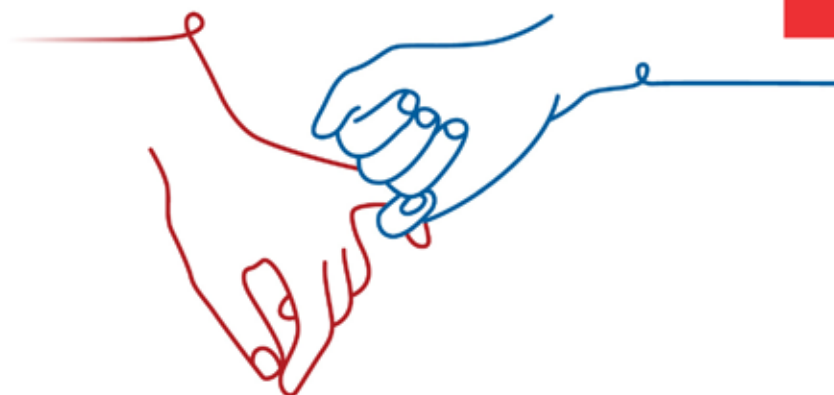


Congratulations

on nourishing young minds with

1,40,000+

Meals



Life is full of milestones and uncertainty. What gives us strength is the promise we make to protect those we love. At HDFC Life, we help turn that promise into something lasting. Because life insurance isn't just about what happens next, it's about being there for life, protecting your promises.

Protect your
Pr  **mise**

The Visionaries View



Lavneesh Gupta

Executive Committee member
& Chief Bancassurance Officer

“

At HDFC Life, we are not just selling policies, we are safeguarding the promises our customers make to their families. Every plan you recommend protects a dream. Let's lead with empathy, guide with expertise and deliver with purpose. Be the difference. Be the protector of promises.

”



Rishi Mehta

Head-Bancassurance RBB
(South & West)

“

What we say matters. What we do matters more. Every step you take builds belief and delivers security. Be a protector of promises – your next conversation could change a life.

”



Akash Manchanda

Head - Bancassurance RBB
(North & East)

“

Promises hold the weight of someone's hope. It's on us to turn intent into action and trust into assurance. Be a protector of promises. Someone's counting on you.

”



Jasjit Singh

Head - HDFC Banca &
Alternate Sales

“

Promises don't protect themselves, people do. The real difference lies in taking action before it's needed, in staying one step ahead. That is what being a protector of promises demands – not just intent, but impact. Show up with purpose. Be a protector of promises.

”

Planned initiatives

Protecting India

with Promise & Pride

AI microsite to engage with customers and partners at HDFC Bank



On-Ground Momentum & Activation

My promise for a protected tomorrow!



I promise to build a brighter future for my children.

- Lara

HDFC

Protecting
India with Pride

HDFC
Life
Sar utha ke jaye!

34

Activities
executed

in

34

HDFC Bank
branches

2215

Total Print Count

Performance Highlight

Mumbai delivered the highest engagement overall, with multiple branches recording 150-300 participants, including Vikhroli (300 - highest single-day) on 4th Feb and Turbhe (216 print count) on 23rd Jan.

Protecting India with Pride

Ongoing campaign elements

Launch from partner senior mgmt.'s desk

Partner Giveaways

Dear all,

In India, millions of families nurture aspirations of progress and security. While these aspirations continue to grow, the adoption of life insurance remains a key priority to ensure these dreams are financially protected.

This Life Insurance Awareness Month, we are proud to launch **Protecting India with Pride**. As HDFC Life marks 25 years of protecting India, this initiative reinforces our commitment to making financial security accessible to every household. Through a series of interactive and engaging initiatives, we aim to further strengthen the relevance of life insurance and its role in shaping a secure future.

Key elements



With your active participation, let us take this message to our customers, partners and stakeholders and inspire them to join us in making financial security a reality for every household.

Together, let us **Protect India with Pride**.

Warm regards,
Ashish Khanna
Vertical Head - Defence Affinity

**Protecting
India with Pride**



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Customer Compass

&

Ready for Life Booklet – Knowledge series

This booklet consolidates key internal insights to highlight customer priorities and behaviours across age groups, tiers, and niche segments. It serves as a practical guide to align solutions with customer needs, enable effective pitching, and build lasting trust for sustainable business growth.



HDFC Life Ready for Life Index 2025



A Thought Leadership Research with Ipsos
on perceived consumer confidence and actual financial readiness



HDFC Life – Ready for Life Index 2025

A Thought Leadership Study with Ipsos. The Ready for Life Index 2025 offers a definitive view of Urban India's financial readiness, contrasting perceived confidence with actual preparedness. Grounded in a robust and representative research framework, the Index delivers cohort-wise insights across consumer segments and highlights the critical gap between intent and action.

Structured around four strategic pillars—Financial Planning, Emergency Preparedness, Health & Well-being, and Retirement Strategy—the study identifies key vulnerabilities, misaligned expectations, and priority areas for intervention. These insights provide a strategic lens for leadership to shape informed dialogue, guide solution design, and strengthen long-term financial security.

Impact: 1277 leads, 9 conversions
generating **EPI of ₹ 8.27L**

Gate Arches

1620 Branches from all over India



FY 26-27 Annual Diary Execution
Where Plans Turn into Performance





Persistency Champions

A Recognition program for HDFC Bank Branch Managers

Honouring the Leaders Behind Our Persistency Success!

Thankyou for your consistent efforts
and dedication towards driving persistency



Glimpse of the celebration featuring a few of our champions.



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Honouring HDFC Bank's "Persistency Champions" (January - March 2025)

Group Company Business Objective FY'25.

Looking forward to collaborate support and success in FY'26 as well!

Retail Branch Banking



Assets



Virtual



HDFC Home Loan



HDFC Sales



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In Recognition of outstanding
achievement for driving
"The Group Company Business Objective"
(FY 2025 - 26)

Stakeholder Engagement & Partner Synergy



Collaborate



Innovate



Succeed



Leadership Chronicles

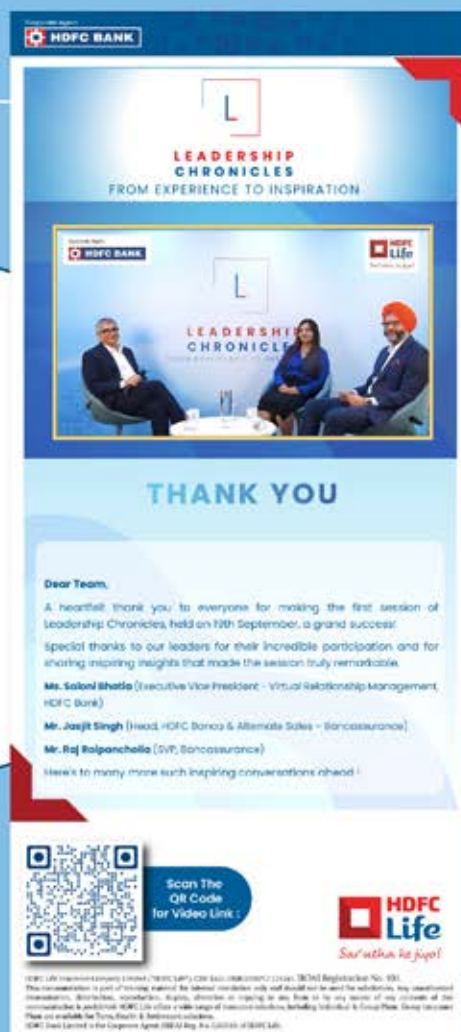
Episode 1

19th September 2025

Ms. Saloni Bhatia
Business Head – VRM Classic, VRM
Prime & BEU, HDFC Bank

Mr. Jasjit Singh
Head, HDFC Banca & Alternate Sales

Mr. Raj Raipancholia
SVP, Bancassurance



LEADERSHIP CHRONICLES
FROM EXPERIENCE TO INSPIRATION

THANK YOU

Dear Team,

A heartfelt thank you to everyone for making the first session of Leadership Chronicles, held on 19th September, a grand success! Special thanks to our leaders for their incredible participation and for sharing inspiring insights that made this session truly remarkable.

Ms. Saloni Bhatia (Executive Vice President - Virtual Relationship Management, HDFC Bank)

Mr. Jasjit Singh (Head, HDFC Banca & Alternate Sales - Bancassurance)

Mr. Raj Raipancholia (SVP, Bancassurance)

Here's to many more such inspiring conversations ahead!

Scan The QR Code for Video Link :

HDFC Life
Sur'athan ke jagat!

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LEADERSHIP CHRONICLES
FROM EXPERIENCE TO INSPIRATION

THANK YOU

Dear Team,

A heartfelt thank you to each one of you for making the second session of Leadership Chronicles, held on 04th November, an outstanding success. Your dedication, collaboration, and commitment played a vital role in delivering yet another insightful and impactful session.

We extend our sincere appreciation to our esteemed leaders for their invaluable presence and the rich perspectives they shared, which greatly enhanced the depth and quality of the discussion.

Mr. Anshooman Das (Business Head, HL Emerging, HDFC Bank)

Mr. Jasjit Singh (Head, HDFC Banca & Alternate Sales - Bancassurance)

Ms. Shilpa Lohia (SVP - Bancassurance)

Here's to many more such inspiring conversations ahead!

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Episode 2

4th November 2025

Mr. Anshooman Das
Business Head – HL Emerging,
HDFC Bank

Mr. Jasjit Singh
Head, HDFC Banca & Alternate Sales

Ms. Shilpa Lohia
SVP, Bancassurance

THE LUMINARIES

6 Episode Series

Presenting

THE LUMINARIES

ILLUMINATE • INFLUENCE • INSPIRE

Powerful perspectives and lived experiences
from leaders who've made a difference



Vibha Padalkar
Managing Director &
CEO, HDFC Life



Ashima Bhat
Group Head,
HDFC Bank



Vineet Arora
Executive Director & Chief
Business Officer, HDFC Life



Aabha Bakaya
Founder & CEO,
Ladies Who Lead

Watch Now



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Presenting

THE LUMINARIES

ILLUMINATE • INFLUENCE • INSPIRE

Powerful perspectives and lived experiences
from leaders who've made a difference



Geetha George
Senior Executive -
Vice President HR, HDFC Bank



Saloni Bhatia
Business Head - VRM
Classic & VRM Prime,
BCU - HDFC Bank



Lavneesh Gupta
Executive Committee Member
& Chief Bancassurance
Officer, HDFC Life



Aabha Bakaya
Founder & CEO,
Ladies Who Lead

Watch Now



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THE LUMINARIES

6 Episode Series

Presenting

THE LUMINARIES

ILLUMINATE • INFLUENCE • INSPIRE

Powerful perspectives and lived experiences
from leaders who've made a difference



Pearl Sabavala
Executive Vice president,
HDFC Bank

Priya Grover
Zonal Business Head
Gujarat & Goa,
HDFC Life

Jasjit Singh
Head - HDFC Banca
& Alternate Sales,
HDFC Life

Shilpa Lohia
SVP
Bancassurance,
HDFC Life

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Presenting

THE LUMINARIES

ILLUMINATE • INFLUENCE • INSPIRE

Powerful perspectives and lived experiences
from leaders who've made a difference



Mona Kishore
SVP
Bancassurance

Shilpa Lohia
SVP
Bancassurance

Akash Manchanda
Head Bancassurance
BBB (North & East)

Raj Raipancholia
SVP
Bancassurance

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THE LUMINARIES

6 Episode Series

Presenting

THE LUMINARIES

ILLUMINATE • INFLUENCE • INSPIRE

Powerful perspectives and lived experiences
from leaders who've made a difference



Eshwari Murugan
Appointed Actuary



Rajarajeshwari Govindu
Group Head Retail Ops & Customer Service
Branch operations



Sanjay Kumar Tiwari
Group Head Retail & Group Ops, Reinsurance
Operations - New Business



Jasjit Singh
Head - HDFC Bank & Alternate Sales

Watch Now



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Presenting

THE LUMINARIES

ILLUMINATE • INFLUENCE • INSPIRE

Powerful perspectives and lived experiences
from leaders who've made a difference



Gayatri Rao Korde
Senior Regional Head,
HDFC Bank



Pritika Shah
Head Marketing,
HDFC Life



Rishi Mehta
Head Bancassurance
BBB (South & West),
HDFC Life



Mona Kishore
SVP
Bancassurance,
HDFC Life

Watch Now



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LIFE SESSIONS

with ET Now

Thought Leadership Initiative to celebrate >>

25
YEARS
Protecting India with Pride

TV
Episode-

Featuring
Mr. Parag Rao, HDFC Bank
& **Mr. Vineet Arora, HDFC Life**

Digital Episodes featuring

Ms. Ashima Bhat & Mr. Lavneesh Gupta

Mr. Aashish Parthasarthy & Mr. Lavneesh Gupta

Mr. Sumant Rampal & Mr. Jasjit Singh

HDFC Life
Saurashtra to Jugal

Life Sessions

ET NOW

Tune in as experts decode India's protection gap and the road to a more secure future!

Ashima Bhat
Senior Counsel
HDFC Bank

Lavneesh Gupta
Executive Vice President
& Chief Insurance Officer
HDFC Life

Aashish Parthasarthy
Executive Vice President
HDFC Bank

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25
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HDFC Life
Saurashtra to Jugal

Reach

Impressions of 329.1 Mn across platforms,
Video views of 3.3 Mn

LIVE

00:00



Unveiling the **Future** of Retail Term Solutions

with

– **Mr. Lavneesh Gupta**

Executive Committee Member
& Chief Bancassurance Officer

Let's gear up for the next
big opportunity !!

Join for the new retail
TERM Product launch

Today is the day



Mr. Lavneesh Gupta

Executive Committee Member
& Chief Bancassurance Officer

20 DATE 20th June '25

Time:- 4 To 5 PM



HDFC Life Insurance Company Limited (formerly HDFC Standard Life Insurance Company Limited), CIN: L41101MH2000BPL10001, IRDAI Reg. No. 101. This communication is part of training material for internal circulation only and should not be used for solicitation. Any unauthorized dissemination, distribution, reproduction, display, alteration or copying in any form or by any means of this communication is prohibited.

Retail Term Life: A strategic Expansion of Group Term Life Solutions

in conversation with

- **Mr. Suvendu Panda**
SVP Bancassurance
- **Ms. Shilpa Lohia**
SVP Bancassurance

Corporate Agent
HDFC BANK

Retail Term Life(RTL)

Next level of Group Term Life(GTL)

Financial Inclusion | Insurance for all | Targeting New Customer Base

Suvendu Panda
SVP - Bancassurance

Shilpa Lohia
SVP - Bancassurance

Agenda	
17:00 - 17:15	Available Opportunity
17:15 - 17:30	Size of Opportunity
17:30 - 17:45	Strategy to Capitalise
17:45 - 18:00	Q & A Session

27th June 2025
 5:00 pm to 6:00 pm

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Empowering

Youth with Skills
&
Financial Security

Secure Your Future This World Youth Skill Day !

Join our interactive session & explore our special
Pre-Approved Sum Assured offer !

SPEAKER



Mr. Ashish Pandey
ZBH - Bancassurance



Mr. Raj Raipancholia
SVP - Bancassurance



Mr. Dhaval Desai
SVP - Bancassurance



Mr. Samuel Jesudoss
VP-L & D Team

ANCHOR



Ms. Shilpa Lohia
SVP - Bancassurance

BLOCK THE DATE



Tuesday



5 pm to 6 pm



Meeting ID: 414 648 818 019 1
Passcode: wd9Ai6mY

What's in it for you?

- Gain expert insights into the power of a pre-approved sum assured and how timely action can safeguard your financial future.
- Explore our specially crafted product designed to help you step forward with confidence



HDFC Life Insurance Company Limited, (NEFC Ltd), CIN: L65109MH2000PLC126245, IRDAI Registration No. 101.
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in conversation with

- Mr. Ashish Pandey**
ZBH - Bancassurance
- Ms. Shilpa Lohia**
SVP Bancassurance
- Mr. Raj Raipancholia**
SVP - Bancassurance
- Mr. Dhaval Desai**
SVP - Bancassurance
- Mr. Samuel Jesudoss**
VP - L&D Team

Strategic

Tax Planning for Long - Term Financial Security

ONLINE SEMINAR ON

INCOME TAX DAY SPECIAL

INSURE RIGHT, SAVE SMART

**24TH
JULY
2025**

This Income Tax Day, explore how insurance isn't just protection - It's smart planning. Join us for an exclusive knowledge session combining tax efficiency with financial security.

05:00 p.m. - 06:00 p.m

What You'll Learn?

- ✓ Understand the role of insurance in tax planning
- ✓ Maximize your tax benefits under section 80C, 80D & Beyond
- ✓ Experts insights from tax & insurance professionals.
- ✓ Tips to align financial protection with tax efficiency



Suvendu Panda
SVP Bancassurance
Moderator



Sunil Thekkepat
Senior ZBH-
Bancassurance
Speaker



Annapurna Dubey
Chartered Accountant
Speaker



Ruchita Vora
VP Taxation
Speaker



Sar utha ke jyo!

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This Doctors' Day, prescribe protection for yourself.

with **HDFC Life Click 2 Protect Super**

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

Talk to our staff today!



Get Life Cover of ₹1 Crore starting at ₹26 per day!*

Talk to our staff today!

Corporate Agent:



Sarutha ke jyo!

*Illustration of 25 years healthy male, Non-Smoker, Salaries taking 1 Cr. cover for 30 years term -Rs. 26 per day for 5A + 1 Cr. Regular Pay (excluding taxes).

HDFC Life Insurance Company Limited ("HDFC Life"), CIN: L45110MH2000PLC128245, IRDAI Registration No. 101.

Registered Offices: 11th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 031. Email: service@hdfclife.com, Tel. No. 022-4844-6330 (Call charges apply). Website: www.hdfclife.com

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HDFC Life Click 2 Protect Super (VIN: 101N145V08) is a Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan. Life Insurance Coverage is available in this product. For more details on the risk factors, associated terms, conditions and exclusions, please read the sales brochure carefully before concluding a sale. Unsubscribe if you no longer want to receive emails from us, simply reply to this email with the word "unsubscribe" in the subject line. HDFC Bank Limited is the Corporate Agent (IRDAI Reg. No. CA0010) of HDFC Life. Insurance policies are underwritten by HDFC Life. Purchase of Insurance policy is voluntary. AKN: MC/06/25/23022.

Beware of Spurious Phone Calls and Elicitious/Fraudulent Offers

• IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premium/refund of amounts.

Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint

Celebrating

The Doctor's Day, prescribe protection for yourself with

HDFC Life Click 2 Protect Super

Celebrating Excellence



**Rewards,
Recognition
and
Engagement**

QUARTER 1



QUARTER 2



QUARTER 3





Kindness Ambassadors

Kindness makes us Human .
"Small acts, Big Impact"



Archana Kakkad
(Emp. 175863)

believes in Kindness

What she says?

"I was kind with my colleague to go ahead and had party hard with them which made me and my friends' day. I believe in "Spreading Love". This act gave me Motivation to do more. According to me I loved the idea to share kindness quote at everyone's workstation, it really brightened my day"



Rohit Tewari
(Emp. 251589)

What he says?

"I extend my kindness to a customer or client. An XXX was chasing teams without clarity and was frustrated by the time it reached me. He just needed

someone to take charge and resolve it. I took ownership, coordinated with the right teams, and closed the case the same day. Keeping him updated made him feel supported and relieved. I learned that kindness is giving time and support. Even small, timely help can make a big difference. Kindness is stepping in when it's easier not to and it always leaves me glad I made someone's day lighter

This act gave me platform to connect with others. According to me it was a thoughtful gesture to share kindness quote at everyone's workstation"



Anjali Chand
(Emp. 277452)
believes in Kindness,

What she says?

"I extended my kindness to a friend. I always make an effort to extend kindness through my actions whether it is supporting my team, helping someone in need, or offering guidance whenever required. I believe small acts of kindness create a positive environment for everyone. I am inspired to be kind because I know how powerful a gentle word or a helping hand can be. I've experienced kindness in my own life, and it pushes me to pass it forward. This act gave me feeling of Gratitude. According to me I loved the idea to share kindness quote at everyone's workstation, it really brightened my day"



Vibhav Mishra (Emp 183965)

What he says ?

"I extend my kindness someone in the community. My parents inspire me to be kind. 1) Donating to old age home by buying necessary items regularly. Most memorable date was when I along with my wife & friend celebrated birthday of an 88 yrs old lady & it was a nostalgic moment for her as her bday was last celebrated when she was around age of 40. 2) Actively participating in benevolent scheme of HDFC Life 3) When I bought ticket for my cab driver while his father was ill without adjustment from daily charges.

This act gave me Happiness. According to me I love it - it really brightened my day to share kindness quote at everyone's workstation"



Dixon Saldanha
(Emp 214108)

What he says?

"I extend my kindness to Someone in the community. I do this every Sunday, where I teach 8th STD Children at Holy Cross convent School Moral Science and Values of Life. I am inspired and delighted and it brings a smile on my face, when I see my students shape up as individuals strong and independent, and are able to live the values I taught, and also give back to Society. This act gave me Motivation to do more. According to me it was a thoughtful gesture to share kindness quote at everyone's workstation"



Neha Saha
(Emp 276930)

What she says?

"I extend my kindness to strangers and Animals. Its a practise which I do from a very young age. I helped a blind old age couple reach platform and catch a train from dadar station, helped an old lady to lift her luggage while getting down from rush train. Feed stray dogs or cats whenever I could.

This act gave me to feel Gratitude. According to me I love it - it really brightened my day to share kindness quote at everyone's workstation"



Amit Indalkar
(Emp. 251875)

believes in Kindness.

What he says?

"I helped the old age (random person). I believe "Be kind it will come back". This act made me filled with Happiness. According to me it was a thoughtful gesture to share kindness quote at everyone's workstation on kindness day"

Chetan Adyathaya (Emp 215310)

What he says?

"I extend my kindness to help blind person board a train. I extended my kindness someone in the community I was inspired to help someone who couldn't manage alone at that moment. This act gave me Happiness. According to me it was a thoughtful gesture to share kindness quote at everyone's workstation"



Rohit Ramesh Tiwari (Emp. 230557)

What he says?

"I extend my kindness to a friend or family member. I believe supporting Family & Friends is a great act of kindness. This act gave filled me with Happiness. According to me I loved the idea to share kindness quote at everyone's workstation, it really brightened my day"

Believes in Kindness.

QUARTER 4



The Year Unfolds



Events

FY 2025–26

Contest Fulfillment

FY 24-25

FY 2025
gave you

98

Opportunities
to Shine!



Asset Townhall – Meet Ignite

FY 2025-26 (9 Locations)

Mumbai , Delhi , Bangalore, Chennai, Kolkata, Ahmedabad, Jaipur, Pune, Chandigarh



Virtual race FY 2025-26, Poland



Protection Champion 6.0, Retirement 5.0, Protection Champion 6.0 Elite Club, Kathmandu FY 2025-2026



Honouring Excellence – Celebrating the Banca Oscars Elite Club 2.0–5.0 with our MD & CEO – Ms. Vibha Padalkar, Executive Director & CBO – Mr. Vineet Arora



Star Galaxy JFM 2025 – Udaipur



HLIC 25th Anniversary Celebration





In the League of Excellence - Group Employee Benefit Team with our MD & CEO - Ms. Vibha Padalkar

Celebrating 25 Remarkable years of excellence - Rishi Mehta - Head Bancassurance RBB

Congratulations to
Group Employee Benefits team
on stellar performance in FY26





Honouring Excellence – Celebrating the Banca Oscars Elite Club 6.0
Executive Committee Member & Chief Bancassurance Officer – Mr Lavneesh Gupta



Honouring Excellence – Celebrating the Banca Oscars Elite Club 6.0 with our
MD & CEO – Ms. Vibha Padalkar, Executive Director & CBO – Mr. Vineet Arora



★ The New League **Strong** **Foundations**



My overall experience and learning have been very positive I have gained valuable insight improved my skill and developed a better understanding of my role

Avinash M

Territory Head - Bancassurance
Bangalore - Techno Park (E)



My journey as a Territory Head at HDFC Life, managing the HDFC Bank channel, has been highly enriching and transformative. It has strengthened my understanding of bancassurance dynamics, stakeholder management, and execution excellence. Leading diverse teams across locations helped me sharpen my people leadership and performance management skills. I gained deeper exposure to customer-centric solutions, compliance-driven processes, and data-led decision making. The role challenged me to think strategically while remaining agile on the ground. Overall, this journey has significantly contributed to my professional growth and prepared me for larger leadership responsibilities ahead.

Suryakant Tripathi

Territory Head - Bancassurance
Pune - City Mall



It was Amazing Start !! The onboarding process was clear & smooth. The handholding & Induction processes has been done properly, HR & My line managers are supportive and Guiding on Processes. Thanks !!

Prashant Kotulkar

Regional Head Bancassurance - Mumbai
Bandra Kurla Complex



I joined HDFC Life in April 2025. Since joining, I have gained valuable learning from my seniors and the L&D team. The onboarding and joining process was very smooth and well-organized. Overall, my experience with HDFC Life has been very positive.

Basant Lal

Territory Head Bancassurance
Delhi - Mayur Vihar



I had the opportunity to work on diverse projects, collaborate with talented colleagues, and develop strong problem-solving and analytical skills. I learned the importance of adaptability, effective communication, and maintaining quality under pressure. Overall, this journey has shaped me professionally and personally, preparing me to take on greater responsibilities with confidence and a continuous learning mindset.

Vipul Mhatre

Sr. Manager - Bancassurance - Corporate,
Mumbai



Working in HDFC Life's Product Team at the Mumbai head office has been a transformative learning journey for me. Collaborative ideation workshops with cross-functional teams enhanced my market trend & Data Analytics. The mentorship from my manager has also been invaluable, fostering creativity and strategic thinking. HDFC Life's commitment to upskilling truly propels our success—excited for more!

Satyam

Sr. Manager - Bancassurance
Corporate, Mumbai



My experience so far has been truly positive and rewarding. The onboarding process was smooth and made me feel welcomed right from the start. The learning sessions were practical and easy to relate to, which helped me quickly understand the organization's culture and expectations. I really appreciate the support from my Senior, it created a collaborative environment where asking questions felt comfortable. This journey has not only improved my knowledge and skills but also boosted my confidence to contribute meaningfully. I'm excited to apply what I've learned and continue growing with the team.

Saurabh Mishra

Territory Head - Bancassurance
Corp Agency, Ahmedabad Vastrapur



My overall experience and learning journey have been enriching, insightful, and transformative. Throughout this period, I gained practical knowledge, improved my problem-solving abilities, and developed stronger confidence in handling new challenges. Each interaction, discussion, and task helped me broaden my perspective and refine my skills. I especially valued the opportunities to explore new concepts, apply learning in real situations, and receive constructive feedback. Overall, this journey has strengthened both my professional growth and personal development, motivating me to keep learning and improving continuously. I look forward to applying these insights in future work and continuing my commitment to meaningful progress.

Bikash Singh

Manager - Bancassurance
Corporate, Mumbai



My overall experience and learning journey have been positive and valuable. I gained practical knowledge, improved my skills, and developed confidence in handling my responsibilities.

Vinita Shah

Deputy Manager - Bancassurance,
Ahmedabad Vastrapur



I have completed 7 months with HDFC Life. During these months, I have learned a lot. The private sector culture here is quite different, which has been a valuable learning experience for me. The team support and learning are very good, providing strong opportunities for professional growth. I look forward to contributing with better performance and continuous learning in the future. One concern I would like to highlight is that since joining, I have not yet received training at the TH level. Such training would help in understanding certain aspects more quickly and effectively.

Rahul Pawar

Territory Head - Bancassurance,
Kolhapur



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INT/BA/04/26/33394