

BANCA

Dossier

STRATEGIC SUCCESS AT SCALE

FY 2026 – 27 (APRIL – JUNE)



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WORDS THAT LEAD



Vibha Padalkar
Managing Director & Chief Executive Officer

Achieving our ambitions will require **disciplined execution, closer collaboration, and consistent attention** to our product mix, particularly strengthening the share of protection business while delivering profitable growth.

Dear Team,

As we close Q1 of FY27 and step into Q2, it is worth pausing to reflect on the lessons learnt and the opportunities ahead.

While Q1 did not quite deliver the outcomes we had hoped for, it provided valuable insights and highlighted the resilience of our franchise. We saw encouraging traction in our profitable product lines and gained a better understanding of how we can strengthen our sales execution to accelerate retail growth.

As we move forward, what is non-negotiable is our need to decisively reclaim our growth trajectory. Our focus should remain anchored in EDGE – Efficiency, Dominance, Growth and Engagement. Achieving our ambitions will require disciplined execution, closer collaboration, and consistent attention to our product mix, particularly strengthening the share of protection business while delivering profitable growth.

Technology and AI will be key enablers on this journey. Initiatives such as SETU have already shown how technology can simplify processes and improve effectiveness. We must continue to embrace these capabilities proactively and leverage them to drive better outcomes.

Above all, we must keep the customer at the heart of everything we do. Need-based selling, a deep understanding of customer needs, and delivering the best value for their money must guide every decision and interaction.

I have complete confidence in this team and our ability to build on the learnings from Q1. Let us enter Q2 with renewed energy and work together to Outperform. Optimise. Outshine.

Best wishes

“
Topline growth, stronger market share, and profitable execution will define our success in Q2 and beyond.”

Dear Team,

As we move into Q2, our priority is clear—driving topline growth while strengthening our market share. With several strategic enablers being put in place by our banking partners, we must leverage every opportunity to accelerate performance. Equally important is ensuring that every frontline colleague remains consistently active, delivering a minimum of four NOPs every month, while maintaining a sharp focus on profitable and sustainable growth.

Our Bancassurance vision of EDGE—Efficiency, Dominance, Growth, and Engagement—will continue to guide every action we take. With disciplined execution, stronger customer engagement, and unwavering collaboration, I am confident that we will build stronger momentum and deliver a successful FY27.

Together, let us Outperform. Optimise. Outshine.

Best wishes



Vineet Arora

Executive Director & Chief Business Officer

WORDS THAT LEAD



WORDS THAT LEAD



Lavneesh Gupta
Executive Committee Member &
Chief Bancassurance Officer

Our greatest competitive advantage is not the market we operate in , but the excellence with which we execute every single day .

Dear Team,

As we begin Q2, we do so with clarity, determination, and a renewed sense of purpose. Q1 was a phase of learning and recalibration. Q2 is about executing with precision, pace, and excellence. The difference will be defined by how decisively we act.

The focus for Q2 is simple: consistent execution, higher productivity, stronger customer engagement, and quality business growth. Every interaction, every opportunity, and every relationship must translate into meaningful outcomes. By strengthening our collaboration with our banking partners and ensuring sustained frontline productivity, we can create the momentum required to outperform expectations.

Our EDGE —Efficiency, Dominance, Growth, and Engagement—will continue to shape every decision and every action. With accountability, agility, and an unwavering commitment to excellence, I am confident that together we will regain momentum, strengthen our market position, and make FY27 a year that reflects the true potential of our Bancassurance franchise.

Let us move forward with confidence, execute with excellence, and make Q2 the turning point of our journey.

Best wishes



“Strategy sets the direction
, disciplined execution
creates lasting impact”

Dear Team,

As we step into Q2 of FY27, it's time to reset, refocus, and deliver. Q1 has given us important insights that will help us sharpen our approach and unlock stronger performance in the quarters ahead.

Our priorities remain clear—drive branch productivity, strengthen partner engagement, improve conversions, and deliver superior customer outcomes. Consistent execution will be the key to success.

I am confident that together, we will build strong momentum and make Q2 a quarter of impactful results.

Regards,

Rishi Mehta

Group Head – Retail Branch Banking
(Bancassurance)

Dear Team,

Our focus will be on delivering sustainable business growth while strengthening the pillars that enable long-term success. Alongside driving business performance, we must reinforce compliance, enhance business processes, uphold the highest standards of governance, and accelerate the adoption of digital solutions. These priorities will help us build a stronger, more agile organization while delivering a seamless experience to our customers and partners.

Q2 is an opportunity for each one of us to demonstrate disciplined execution, accountability, and collaboration. By staying focused on our priorities and striving for excellence in everything we do, I believe we have the capability to achieve even greater success and will deliver impactful outcomes, strengthen our franchise, and set new benchmarks for performance.

Regards,

Jasjit Singh

Head – HDFC Banca & Alternate Sales



“Success is the cumulative
result of thousands of
disciplined decisions made
consistently over time”



Execute to Lead

***Turning intent into
measurable impact***

E

EFFICIENCY

EFFICIENCY DASHBOARD

LEAD KPIs Performance Snapshot



FLS Productivity

4p.p. YoY growth in FLS with **4+NOP** in Q1 FY27



NOP Growth

NOP grew by **17% YoY** in Q1 FY27



Protection

15% YoY growth in retail business, with ₹ **51 Cr** closure in Q1 FY27



Non-Par

Delivered a **500 bps** improvement in Non Par Savings Mix, increasing from **12.9%** at FY26 Exit to **17.9%** in Q1 FY27



Rider

Delivered **80% YoY growth**, achieving a total business closure of **50 Cr** in Q1 FY27

Key Highlights

Protection

- **24% growth in Protection NOPs**, with **12.7K+ policies converted in Q1 FY27**, reflecting sustained and strong momentum
- **66% of NOPs** and **42% of EPI** sourced from customers below **18 to 35 years** of age



Non-Par

- **Highest-ever rate revision implemented** across Sanchay Plus, GIIP and C2A, strengthening market competitiveness with headline rates of **7.00 %, 7.03 % and 7.00 %** respectively
- Product mix improved from **12% to 22%** in June boosting profitability
- Geographic mix strengthened - MU improved from **11.1% in April to 19.7% in June** and **SURU from 14.2% to 26.1%** driving broad-based growth
- **~50% MTD FLS activation**, improving participation



Riders

- Topline rider penetration increased to **4.2% in YTD May'26**, up from **3.0% in YTD May'25**
- ULIP rider premium penetration grew to **6.0% in YTD May'26** compared to **3.1% in YTD May'25**
- Enhanced Supreme Protect and Ultimate Protect solutions (June 2025) by enhancing the **Sum Assured to ₹10 Lakhs and ₹15 Lakhs**, respectively thereby offering more comprehensive protection through live well PAC and HPR CCI riders
- Introduced **₹5 lakhs HPR CCI Rider under Vital Protect solutions**, designed to provide enhanced coverage for customers in higher age brackets
- Expanded Supreme Protect Solutions to Click to Invest+ and C2I+ Combo, enabling wider accessibility to comprehensive protection through live well pa and HPR CCI riders



Powering Product Momentum



Launched /
Modified



Products



Have
mobilised
195 Cr

Catalysing Growth Through Innovation

Corporate Agent



Enjoy guaranteed* lifelong income with enhanced annuity rates!



Life Annuity with Return of Premium Option



Give¹

₹ 10 L
for 5 years

Annuity Rate 7.05%

Get¹

Get Total ₹2.46 Cr
(₹52.1 p.a. for life including Tax-free* ₹ 82.8 lakh Return of Premium)

HDFC Life Systematic Retirement Plan

An Individual/ Group, Non-Participating, Non linked, Savings Deferred Annuity Plan



Sar aarth ka jejo!

* Annuity rates at Retirement (the policy has been purchased and annuity commences the year for the duration of the policy) depend on guaranteed benefits will depend upon premiums paid subject to applicable rates and conditions.

¹ Illustration is for policy, with illustration. Illustration assumes that Life Annuity with Benefit of Premium Option, Death benefits are considered as 100% of age dependent. For example, if you invest ₹10 L for 5 years, you will have ₹10 L as maturity value from the age of 45 to 50.5 L p.a. for life + ₹82.8 L as Tax-free ₹ 52.1 p.a. for life + ₹82.8 L as Tax-free ₹ 52.1 p.a. for life + ₹82.8 L as Tax-free ₹ 52.1 p.a. for life.

² Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

³ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

⁴ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

⁵ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

⁶ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

⁷ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

⁸ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

⁹ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

¹⁰ Life Annuity with Premium Option is available with Life Annuity with Benefit of Premium Option. See how to pay death.

[illegible]

Corporate Agent:


HDFC BANK

Secure Your Retirement with Guaranteed* Income for Life

HDFC Life

New Immediate Annuity Plan

A Single Premium Non-Participating Non-Linked Annuity Plan

Now available with

Higher annuity rates.



Guaranteed* Annuity 7.14%

Give

Premium of
₹1 Cr. once

Get*

₹7.14 Lakh p.a.
for life +
₹1 Cr. ROP†
on demise




HDFC Life

Sar'utha ke jyo!

*Annuity rate is fixed once the policy business is purchased and shall remain the same for the duration of the policy, in case of guaranteed income will depend on premium paid subject to applicable terms and conditions.
†The ROP amount is for 10-year and will vary with every single premium of Rs. 1,00,00,000 and below Rs. 1,50,00,000 p.a. for 10% along with a return of premium of 1.10% (Gross) p.a. thereafter.
HDFC Life Insurance Company Limited (HDFC Life), CIN: L40102MH2000CTE0001, DICLC Registration No. 103.
Insurance is the safest manner of the satisfaction. Please know the associated risk and applicable charges from your insurance agent or the intermediary in the policy document of the insurer. HDFC Life New Immediate Annuity Plan (HDFC LIFEMANV10) is a Single Premium Non-Participating Non-Linked annuity plan.
Risks: There is no death benefit payable under this plan. CASHIER OF HDFC Life Insurance policies are underwritten by HDFC Life. Purchase of insurance policy is irrevocable.
This communication is part of trading material for internal circulation only and should not be used for solicitation. Any misstatement, misrepresentation, omission or delay, wherever or originating in any form or in any manner of any contents of this communication is prohibited. Insurance is the essential factor of satisfaction.

HDFC BANK

Dream big with Bigger[#] guaranteed^ returns.

HDFC Life Click 2 Achieve

An individual non-participating, non-linked savings life insurance plan

The advertisement features a blue sky background with white clouds. In the center, a large red ball is shown, which is the focus of the campaign. A man in a blue shirt and orange pants is running towards the right, holding a small red ball. Another man in a blue shirt and orange pants is running towards the left, also holding a small red ball. The large red ball has the text "Guaranteed*" and "₹54.16 L*" written on it. Above the ball, there is a banner that says "Get". To the left of the ball, there is a smaller red circle with the text "Give" and "₹5 L p.a." (for 3 years i.e. 155 Lakhs). Below this, there is a banner that says "1st year". At the bottom left, there is a logo for "JUMBO JUNE" with a calendar icon. At the bottom right, there is the HDFC Life logo and the slogan "Sar utha ke jayo!".

Give

Premium of
₹5 L p.a.
(for 3 years i.e. 155 Lakhs)

Get

Guaranteed*

₹54.16 L*
(₹16.38 p.a. for 30 years +
₹38 Lakhs HDFC Annuity of Premiums at maturity)

JUMBO JUNE

HDFC Life
Sar utha ke jayo!

*The above values are as per enhanced rates.
*Provided all due premiums have been paid and the policy is in force.
*The above illustration is for a 55 year old healthy male choosing HDFC Life Click 2 Achieve - early income option in annual, Paying a premium of Rs.2,00,000 for 5 years, government payment terms and policy term of 30 years. Income of Rs.97,317 shall be payable annually for 30 years with 100% ROP (Return of Premium) of Rs.21,00,000 shall be paid at the end of the 30th policy year. Life cover available from risk commencement date and death benefit multiple - 11X.
*Returns have improved because product value has increased.
HDFC Life Insurance Company Limited ("HDFC Life"), CIB, L16110MHC000PCL2K245, DICGL Registration No. 101, Hyderabad, India is licensed by the Corporate Affairs (DICHA Reg. No. CAACH101) of HFCB Ltd.
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HDFC Life Click 2 Achieve (Click2Buy) is Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan. Please note the above mentioned option of product are not the only options of the product offered. Life Insurance Coverage is available in this product.
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HDFC Life © 2016


HDFC BANK

Get enhanced returns for a secured future

with **HDFC Life**

Guaranteed Income Insurance Plan

An Individual, Non-Linked Non-Participating, Savings, Life Insurance Plan

Get improved IRR* of up to 7.11%**



GIVE

₹60,000
₹59,25 L
(Plus bank charges)
₹1,00,000

IRR*
7.11%

GET

₹3.37 Cr.
(₹1.81 p.a. for 10 years +
₹16.63 as maturity)

Guaranteed

Premium Payment Term - 10 years

Deferral - 10 years**

Income Term - 10 years



Get Life Cover



Introducing **HDFC Life** Guaranteed Income Investment Plan with enhanced returns, designed to help secure your future with life cover and guaranteed returns.

Key Features



Guaranteed Benefits¹



Flexibility of Immediate & Deferred income²



110% of Life Cover as Income³





Sar aatha ke jyo!

1. Provided all the premiums are paid and the policy is in force.
2. Immediate income applicable when income starts from Year 11, with zero deferral. Deferred income applicable when income starts after Premium Payment Term.
3. Applicable when Family Income Payment (FIP) option is chosen, and paid in 40 equal monthly installments.
*Deferral will be applicable from the commencement date.
The above illustration is for 10 year old healthy adult. Premium Payment Term- 10 years, Income Term- 10 years, giving premium of ₹ 1,00,000 as an excluding term and lower for 12 years with first year discount of ₹ 75,000. In choosing Annuity Income benefit, After the deferral of 15 years Premium Payment Term - 7 years, Income of ₹ 16,63,421 p.a., shall be payable annually for 10 years with the ₹16,63,421 as maturity at the end of 30th income year. The mentioned values are as per enhanced rate.
**IRR means the Internal rate of return and it could vary from actual rate of return. IRR will differ from Premium Payment Term, Policy Term, Deferral Period, 100% age, Premium.
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The underwriter "HDFC Life" is the underwriter of the HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited (HDFC Bank).

Corporate Agent


HDFC BANK

Secure your future with enhanced returns

With

HDFC Life Sanchay Plus

An individual non-participating, non-linked savings life insurance plan



Guaranteed Maturity Option



IRR*
5.52%

Pay

Premium of
₹5 lakh p.a.*
for 6 years

Get

Guaranteed* Lump sum
of ₹58.99 lakh
after 15 years
and life cover



HDFC

Life

Sar utha, ke jaye

IRR stands for Internal Rate of Return and it could vary from the actual rate of return.

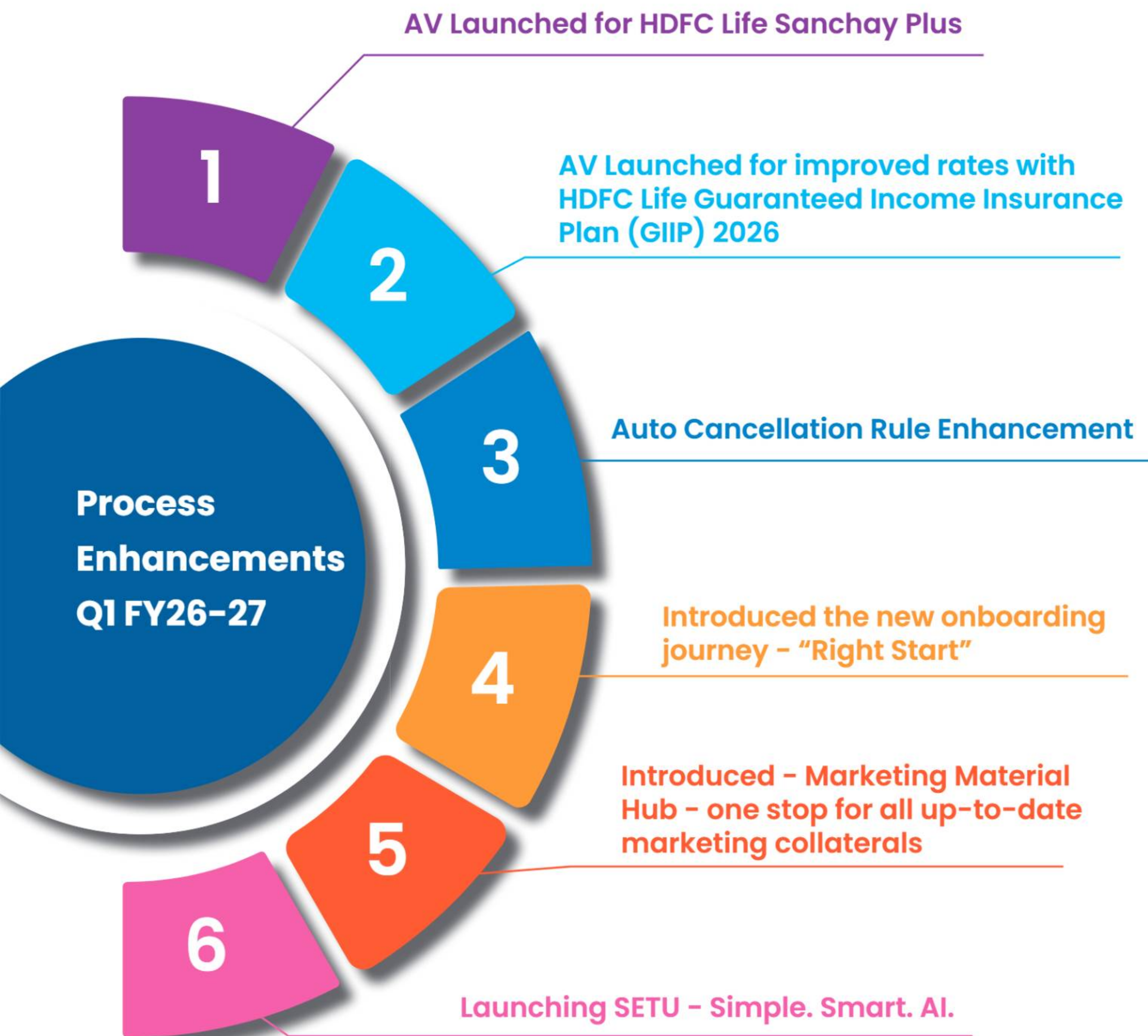
Elements

- Launch mailer
- Brochure
- Teasers
- Give-Gets

- DYK
- Sales Pitches
- Ready Reckoner
- USP Mailer

- Discount communication
- One-Pagers etc.

Process Optimisation Initiatives



Process Optimisation Initiatives

Corporate Agent
HDFC BANK

99.72% Individual Claim Settlement Ratio*

Trusted by Millions

HDFC Life
Sar aha ke jaye!

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HDFC Life Sanchay Plus

An individual non-participating, non-linked savings life insurance plan

Protect today.
Prepare for tomorrow.

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Auto Cancellation Rule Enhancement

Stronger Controls. Better Customer Experience.

Expected Go-live date: 07th July '26

Benefit Statement

- Cancel long-tailed cases – FRs not submitted within 30 days (Savings) / 60 days (Medical & Term)
- Covers exceptions: counter-offers, HUB/UW pending cases, quote-stage with no funds

Before	VS	After
Savings Products NTU on T+30 days		Savings Products NTU >= T+30 days
Term Products NTU on T+60 days		Term Products NTU >= T+60 days
Medical Cases NTU on T+60 days		Medical Cases NTU >= T+60 days
Quote Stage Cancel on T+15 days if payment incomplete		Quote Stage Cancel on T+15 days irrespective of payment status (NA/Partial/Complete)
Counter Offer Accepted Cancel on T+30 (Savings) / T+60 (Term/Medical)		Counter Offer Accepted Excluded from cancellation queue
Counter Offer Raised Cancel on T+30 (Savings) / T+60 (Term/Medical)		Counter Offer Raised NTU on T+30 (Savings)-dated or T+30/T+60 (Savings/Term-Medical) – whichever is later
HUB/UW/OPS cases Included in cancellation rule per product type		HUB/UW/OPS cases Excluded from cancellation queue on day of cancellation
PCVC High Severity Excluded from auto-cancellation rule		PCVC High Severity NTU on T+10 days from FR raised date (Term & Non-Term)

Call to Action for the Field

- Sales hierarchy to submit FRs for all long-tailed cases (aging > 25 days) before go-live
- Aging cases get cancelled from 07th July 2026 under the new rule
- Helps avoid bank escalations & reinsurance requests

*Email/SMS communication at T+14, T+28, T+30, T+60 days remains unchanged. T = Proposed date of application.

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Here's what you get

up to
7.11%
Improved IRR[^]

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Take the next step towards your dreams with

HDFC Life Guaranteed Income Insurance Plan

An Individual, Non-Linked Non-Participating, Savings, Life Insurance Plan

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HDFC Life Sanchay Plus

An individual non-participating, non-linked savings life insurance plan

- Guaranteed* Benefit Payouts**
- Single pay option available**
- Higher deferment period upto 10 years**
- Shorter Premium Paying Terms for Income Options**

Talk to our staff today!

Corporate Agent:
HDFC BANK

HDFC Life
Sar aha ke jaye!

*Provided all the premiums have been paid and the policy is in force. HDFC Life Insurance Company Limited ("HDFC Life"), CIN: L65110MH000000122024, IRDAI Registration No. 101. The name letters "HDFC" in the name logo of the HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under license from HDFC Bank Limited. HDFC Bank Limited is the Corporate Agent (IRDAI Reg. No. CAR010) of HDFC Life. 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 any contents of this communication is prohibited. HDFC Life offers a wide range of insurance solutions, including Individual & Group Plans. Group Insurance Plans are available for Term, Health & Retirement solutions.

INT/MC/05/26/54551

Corporate Agent:



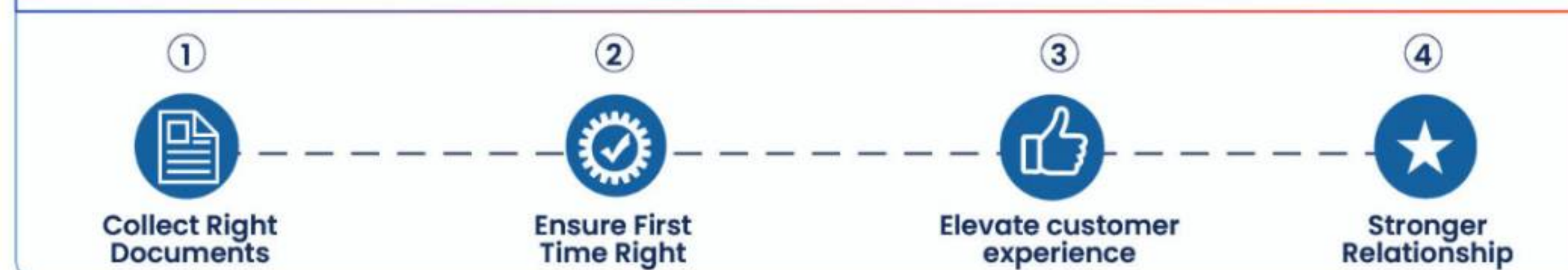
ELEVATING CUSTOMER EXPERIENCE

THROUGH THE NEW ONBOARDING JOURNEY

HDFC Life has introduced new enhancements in its policy conversion process through the **RightStart** onboarding journey to better support our sales and enhance customer experience.



RIGHTSTART JOURNEY



The policy conversion process has been re-engineered by **HDFC Life** through the **RightStart** onboarding journey. This enables the collection of documents, including PCVC* and payment mandates, at the very first point of interaction prior to application submission.

First Time Right ensures a professional, seamless experience while respecting customer's time.

• THE IMPACT OF TIMING •

Data clearly highlights the importance of timely documentation in ensuring faster policy issuance:



Same-Day Submission:
Enables quicker processing and faster policy issuance

1.8 days



Delayed Submission:
Can extend the journey beyond **7 days**



Issuing a policy within **48 hours** reflects strong relationships and superior service standards.

MOVING FORWARD

Now leverage this new journey in close collaboration with **HDFC Life**. By committing to **Day 1 documentation and verification**, a faster, more reliable, and consistent experience delivered to customers.

Delivering efficiency at every step of the customer journey.



*Pre-Conversion Verification Call - Applicable to Non-Mandatory profiles.

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SETU

SALES ENABLEMENT TOOL FOR 'U'

Checking application status shouldn't take all day.

Now check in
15 Seconds

Address proof activity log

 Aadhaar card uploaded
1-Dec-2025, 03:00PM

 Document rejected
26-Nov-2025, 04:12PM

 Voter Id uploaded
24-Nov-2025, 02:15PM

 FR raise
22-Nov-2025, 01:30PM

Check the pending application status.

 The applications pending from this month are ready for review

There are the pending applications from 1st Oct to 30th Oct

Summary

of



There's a better way

Setu

Share Marginal Income Rule in brief

Marginal Income Rule

Customers with an annual income of **₹10 lakh or less** are considered marginal income customers.

There's a

Still waiting for a better way to clarify the bank

SIMPLE. SMART. AI.



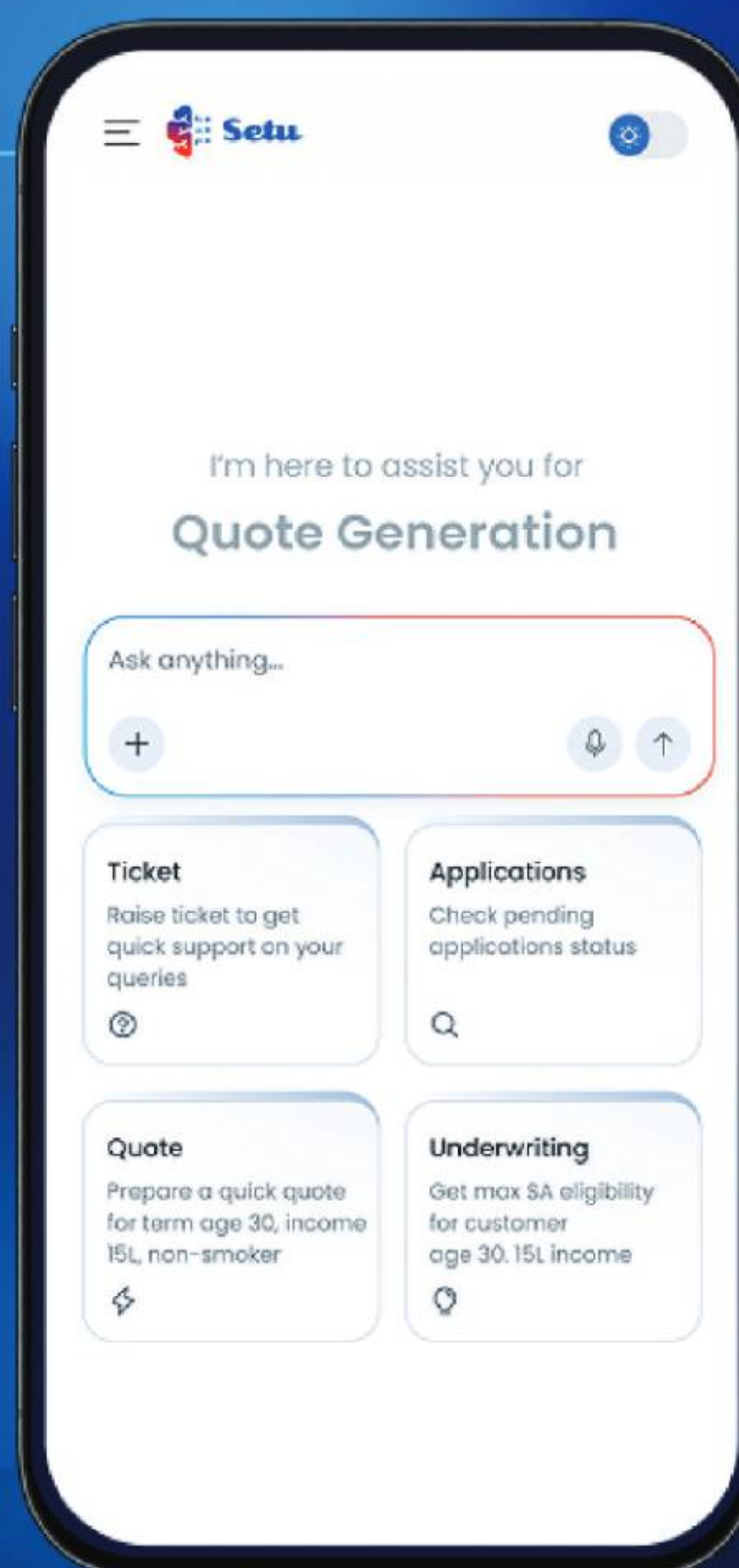
Empower Your Expertise

SETU will enable the following capabilities

-  Bank Compliance
-  Product related Search
-  Service Tickets
-  Sales Pitch
-  Quick Quote



Scan to know more on SETU



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Marketing Material Hub

Presenting Marketing Material Hub – single platform for all marketing creatives!



Dear partners,

We're pleased to launch the **Marketing Material Hub** – a centralized repository that brings together all **up-to-date marketing material** at one stop, enabling easy sharing of collateral with customers.

Key features



Ready-to-use, version
updated creatives



Creatives like one-pagers,
sales pitches & AVs available



Sort and filter
creatives

How to access?

1

Download and
log in via mobile
no. & OTP to the
InstaQuote app

2

Click on the
Marketing
Material
Hub banner

3

Search and find
product,
category and
engagement
creatives

4

Download and
share collaterals
instantly

Elevate your sales pitch today with the **Marketing Material Hub**!

Warm Regards,

Vivek Prakash

Chief Proprietary Officer
HDFC Life



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Winning
where it matters

D

DOMINANCE

DOMINANCE

Market Share

62% in Q1 FY27, +300 bps vs Q4 FY26 and +100 bps vs FY26

<50% Market Share Branches

<50% Market share branches reduced by 1 p.p. to 31% in Q1 FY27

MS in dedicated Branches

Market share of branches with dedicated manpower improved by 1 p.p. to 65% in Q1 FY27

MD ED Focus branches

+ 11 p.p. improvement in June'26 to 34% vs 23% in 2M FY27

*Expanding
Opportunities.
Creating momentum.*

G
GROWTH

GROWTH



Digital

~6% YoY growth
to ₹159 Cr
in YTD June'26



CP Premium

Overall CP business
shows a healthy 11% YoY
growth, increasing from
₹602 Cr in Q1 FY26 to
₹670 Cr in Q1 FY27

Key Highlights

01

Digital

- **InstaPASA Driving Scale:** InstaPASA emerged as the largest contributor, generating ₹154.5 Cr in premium and reinforcing the strength of our digital-led growth strategy.
- **RTL Proposition Enhancement:** Enhanced the RTL journey by extending the Policy Term (PT) and Premium Paying Term (PPT) options up to 10 years, compared to the earlier 5-year limit, offering greater flexibility and customer appeal.
- **Strengthening the Protection Business:** GTL contributed 2,260 NOPs (₹1.78 Cr), while RTL added 4,486 NOPs (₹2.85 Cr), further strengthening the overall term insurance mix and protection penetration.



02

CP Premium

- The growth is primarily driven by strong performance in the HBank channel, which has delivered 22% YoY increase (from ₹338 Cr to ₹414 Cr).
- The Credila + HDB segment has also contributed positively with 24% YoY growth, moving from ₹97 Cr to ₹120 Cr.



RTL (Digital Business)

• Live on Net Banking

New Initiative

Corporate Agent:



Life Cover of upto ₹ 50 Lakh in just 3 clicks.

HDFC Life
Click2Protect Life (RTL)
is now LIVE on NetBanking



Key Features



Seamless journey
with straight-through
issuance



Sum Assured
up to ₹50
Lakhs



No documentation &
No physical
medicals[#]

Whats new ?

Premium Payment Term
& Policy Term now extended to 10 years¹

Path to Access

1 Login to **NetBanking**
& go to 'Insure' section



2 Click on
'Instant Insurance'



3 Select HDFC Life
Click 2 Protect Life (RTL)



Enable faster discovery and drive more conversions
around Protection with your customers.

Explore now on NetBanking



¹ Policy Term & Premium Payment Term of 6 to 10 years is applicable for top 100 cities.
[#] Video medical examination report & medical checks are required for sum assured of ₹50 Lakhs & Policy Term/Premium Payment Term greater than 5 years.
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***Strong relationships.
Stronger results.***

E

ENGAGEMENT

Engagement

LEAD KPIs Performance Snapshot

Early Complaints

(0–6 months)
~ 26% reduction in June'26
vs. May'26
Group complaints reduced
by 36% YoY

MIS Sale Aversion

Stands at 14% for Q1
FY27

Claims

Industry-leading at 99.83%
claim settlement ratio,
settling 1,763 claims worth
₹251 Cr in Q1 FY27

Engagement

1 BancaWon

- SP Activation for Q1 FY27 is 41% at par with Q1 FY26
- FLS attrition reducing by 1p.p. to 25% in Q1 FY27
- 48,382 customer calls and 1,51,881 partner meetings done by CSMs in Q1 FY27 with 80% compliance
- 8,296 customer calls and 35,718 partner meetings done by THs in Q1 FY27 with 81% compliance
- 81% unique MD ED branches were visited by THs and above in June'26 with a total 1376 branch visits for the month

2 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
- These enhancements are helping ensure:
 - Better explanation of product features,
 - Higher customer comprehension, and
 - An opportunity for customers to raise queries or concerns during video verification

3 Claims

- **Protection That Creates Real Impact** – Settled a ₹25 Cr claim under a single policy (overall ₹30 Cr paid across policies), one of the largest payouts in the channel, demonstrating the true value of life insurance and HDFC Life's commitment to honouring every genuine claim
- **Bringing Real Claim Stories to Life** – HDFC Bank showcases real life claim settlement stories every month, highlighting the true value of protection and reinforcing customer confidence through timely claim payouts that support families when they need it most

4 MIS Sale Aversion

- 136 customers retained in June'26 – accounting for 13% of total mis sale complaints. All these customers submitted Complaint Withdrawal Letters after receiving satisfactory clarifications from the sales team
- Aversion rate improved from 11% (April'26) to 13% (June'26), demonstrating strong improvement in customer handling and process adherence
- We are confident of closing Q2 at ~25% retention, backed by sustained focus on timely outreach and structured resolution

5 NPS

- Overall Organisation NPS stands at 77 (84% Promoters, 8% Passives and 8% Detractors) in Q1 FY26
- HDFC Bank's NPS stands at 88 (92% Promoters, 4% Passives and 4% Detractors) in Q1 FY26

BancaWON
EDGE

FY26-27

BancaWON



**BancaWON
EDGE**
FY26-27

We are in the 5th year since inception of BancaWON, as a strategic program to enhance productivity and efficiency of our internal team through structured Sales Management Process with a goal to improve overall mindshare. BancaWON has been a testimony to the fact that there is a strong co-relation with Engagement as a key to increase core business parameters – Activation, Productivity & Market share.

Aligning with the current theme for FY 2026-27 – **E.D.G.E** and with Efficiency, Dominance, Growth, and Engagement forming the core, as we continue to strengthen our sales distribution strategy, I want to emphasize the critical role that BancaWON plays in helping us scale efficiently and intelligently. **BancaWON EDGE** is not just a program—it is a distribution enabler that brings structure, visibility, and agility into how we engage with Channel Partner.

BancaWON EDGE comes with a much sharper and structured approach with Productivity & Mindshare being core parameters; by focussing on High Impact SPs, through revised conceptualisation of SP Segmentation – Rising, Rare, Random, Regular and Regular Gold, also bringing in SP Job role relevance. Branch Ownership Framework shall continue to remain the same, and it is highly imperative that we increase our engagement at ownership level across all Fincon branches as per the framework and leverage it to drive larger business outcomes. BancaWON EDGE also introduces two new critical parameters – SP coverage on Leads & SP coverage on Customer calls as they form critical mid- sales funnel parameters.

From a business standpoint, our ability to grow sustainably depends on how well we leverage **BancaWON EDGE** to optimize reach and conversion. It helps us move from reactive selling to proactive, insight-driven distribution management.

Detailed contours of the program are to follow shortly.

So, I strongly encourage each of you to actively integrate BancaWON into your daily workflows and use it as a core lever to drive growth.

Let's make it central to how we win in the market!

Best wishes,

Lavneesh Gupta
Chief Bancassurance Officer
& Executive Committee Member



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BancaWON



**BancaWON
EDGE**
FY26-27

At Hdfc Life, Our Strength Has Always Come From Clarity Of Purpose And Consistency Of Action. **You Are The Life @ Hdfc Life** – And Every Shift In Performance, Market Share, And Dominance Begins With You.

Change is Not Merely About Strategy –It Begins With Ownership. We Have Seen In Previous Financial Year, How Engagement Adherence Showed Strong Co-Relation With Performance Metrics – Activation, Productivity & Market Share, With High Lead Share, High Activation And High Market Share With Branches & Sps Where Engagement Was Higher.

This Clearly Indicates That When Ownership Metrics Are Adhered To Across Levels, They Translate Into What Truly Matters: Stronger Engagement, Deeper Mindshare, And Ultimately, Sustainable Growth In Market Share.

BancaWON Is Not A Campaign Or An Annual Initiative, It Is The Fabric Woven Into Our Bancassurance Ecosystem. It Defines Both The **'What'** – Our Objectives, And The **'How'** – Our Daily Conduct In The Market. It Guides How We Engage, Influence, And Dominate.

This Year **BancaWON Edge** Has Been Revamped To Become Sharper, Impactful, Measurable And More Relevant. It Touches Upon Key Business Elements Of Increasing Distribution Width (Activation) And Distribution Depth (Productivity & Market Share) Through Newly Curated Sp Segmentation – **Rising, Rare, Random, Regular And Regular Gold** And Defined Ownership At Branch & Sp Level. A Disciplined Approach Towards Sales Management Process Not Only Results Into Positive Business Outcomes But Also Gives An Opportunity To Our Teams To Be Rewarded Through Initiatives & Incentives.

In This Journey, Two Elements Will Continue To Separate Leaders From Followers: **Engagement And Knowledge.** Disciplined Engagement With Right Knowledge About Products, Processes, Key Initiatives, Etc. Shall Give You An Edge In This Constantly Evolving Ecosystem. **Dominance** Is Not Accidental – It Comes From Being Available, Being Visible, And Being The First To Engage With Our Partners. The First Conversation, The First Call Back, The First Solution – These Moments Define Mindshare.

The True Success Of The BancaWON Edge Framework Starts At The Grass-Root Level–One Branch, One Sp, One Meaningful Interaction At A Time. When Executed With Discipline At The Foundation, Scale Becomes Inevitable At The Top.

Let Us Embed BancaWON Edge Into Our Daily Behaviour – Not As A Mandate, But As A Mindset. When Belief Meets Ownership, Results Follow.

Let's Lead This Change-Together.

Warm Regards,

Rishi Mehta
Head Bancassurance RBB



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**BancaWON
EDGE**
FY26-27

Over the years, **BancaWON** has evolved from a productivity initiative into a **strategic performance framework**—strengthening our sales management processes and helping us build consistency, discipline, and scale across the Bancassurance ecosystem. For previous financial year, we observed a strong co-relation between engagement, productivity and market share; with 2X more SP productivity for SPs who were engaged at least once and 3 p.p higher market share in met vs. not met branches. This impact of engagement on activation, productivity, and market share growth clearly establishes it as a critical business lever.

As we step into **FY 2026-27**, the sharpened **BancaWON EDGE** architecture is fully aligned to our core priorities—**Efficiency, Dominance, Growth, and Engagement**. In an environment where scale alone is not enough, **EDGE** enables us to drive intelligent distribution expansion and sharper execution.

What differentiates **BancaWON EDGE** is its refined focus on productivity and mindshare as measurable outcomes. Through a re-engineered impactful SP segmentation—**Rising, Rare, Random, Regular, and Regular Gold**, a well-defined Branch Ownership basis Fincon slab and SMP Framework; **EDGE** strengthens accountability and performance coherence across hierarchy. The program also introduces stronger business lenses by embedding **SP Lead coverage** and **SP Customer Call coverage** as core metrics. This ensures that growth is not only visible but sustainable and conversion driven, moving us firmly from reactive selling to predictive, insight led distribution management.

From a business standpoint, BancaWON EDGE is not an initiative—it is an operating mindset. Its success will depend on how deeply it is integrated into our daily workflows, review mechanisms, and decision making processes. With **Dominance** being one of the core objectives of our current year theme, **BancaWON EDGE** shall be a guiding light to strengthen our distribution and improve our market share.

So, I strongly encourage each of you to **adopt BancaWON EDGE as a core execution engine** and leverage it to drive consistent performance and long term value creation.

Let us make **EDGE** central to how we win!

Warm Regards,

Jasjit Singh
Head Banca & Alternate Sales



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BANCA

Dossier

STRATEGIC SUCCESS AT SCALE

FY 2025-26 (April - March)



SCAN TO VIEW

Group Employee Benefit Solutions – Pitch Playbook

Corporate Agent:



POWERING GROWTH.
ENHANCING VALUE.
TOGETHER.



A PROUD MILESTONE
₹ 1,000+ Cr
PREMIUM IN FY 26

Group Employee Benefit
Solutions – a high impact and
scalable business line

HDFC life Celebrates ₹ 1000 cr Group
Employee Benefit Solutions FY 26 milestone,
year ahead is all set to be better and
brighter.



To drive a stronger FY 27, excited to introduce Group
Employee Benefit Solutions – Pitch Playbook, designed for
you to confidently engage Corporate Clients and Uncover
Opportunities

Our Focus for FY 27



Employee Benefit
Solutions as a strategic
business opportunity



Unique proposition
to engage with
key decision-makers



Meaningful conversations
on employee retention
and financial efficiency

WE ENCOURAGE YOU TO:



Explore the
playbook in
detail



Identify key corporate
relationships and
initiate structured
client conversations

Unlock Tailored Solutions –
Scan to Register your Lead*



Explore the Pitch Playbook –
Scan the QR code



Sar utha ke jiyo!

*The leads entered through the link are shared with the TPP RHs and the HDFC Life team on T+1 through a dedicated email ID.
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CAMPAIGNS

Power of 7



The Non-Par Drive Activation created great energy and engagement at the corporate location as employees enthusiastically participated in **Power of 7 – Jumbo June Activation**

Activity: Participants rolled the dice, completed exciting challenges, unlocked benefits, and won attractive giveaways along the way. The activity witnessed High employee engagement, enthusiastic participation and increased awareness of our featured Non-Par solutions



Not every delivery is predictable

« **Guaranteed 7.03%[#] is.** »

Give
₹60 L
(₹5 L per annum for 12 years)

Get
Guaranteed*
₹3.36 Cr.[#]
(₹8.7 L p.a. for 30 years + ₹75.7 L on Maturity)

Deferment* ~ 15 years

Now, with Improved IRR¹

HDFC Life
Guaranteed Income Insurance Plan
An Individual, Non-Linked Non-Participating, Savings, Life Insurance Plan

Guaranteed Benefits¹ **Flexibility of Immediate & Deferred Income²** **110% of Life Cover as Income³**

JUMBO JUNE **HDFC Life** *Sar utha ke jiyo!*

1. Provided all due provisions are paid and the policy is in force.
2. Immediate income applicable when income starts from Year 1, with zero deferment. Deferred income applicable when income starts after Premium Payment Term.
3. Applicable when Family Income Report (FIR) option is chosen, and paid in 60 equal monthly installments.
*Deferment will be applicable from risk commencement date.
#The above illustration is for 35 year old healthy male, Premium Payment Term- 12 years, Income Term- 30 years, paying premium of ₹5,00,000 p.a. (including taxes and levies) for 12 years & choosing lower income benefit. After the deferment of 15 years Premium Payment Term + 5 Years, Policy Term is 45 years, Income of ₹8,76,421 p.a., shall be payable annually for 30 years with ₹5,75,68,577 as Maturity at the end of 30th income year. IRR will differ from Premium Payment Term, Policy term, Deferment Period, DBM, Age, Premium. This is not the only option available in this product.
IRR stands for Internal rate of return and it could vary from actual rate of return. IRR will differ depending on Premium Payment Term, Policy Term, Deferment Period, Death Benefit Multiple, Age, Premium.
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Double Guarantee[#]. Bigger⁵ than Before.

Now, with Improved IRR¹ of 7.73%¹

HDFC Life
Sanchay Aajeevan Guaranteed Advantage
A Non-Linked, Non-Participating Individual Savings Pension Plan

GIVE
₹60 L p.a. for 10 years
Total ~ ₹1.2 Cr.

Maturity*
₹7.6 Cr.

GET
₹1.53 Cr + ₹48.7 L p.a.
(Tax Exempted Withdrawal)

No Medical¹ with Instant Issuance **Partial Withdrawals²** **Joint life with Waiver of Premium³**

JUMBO JUNE **HDFC Life** *Sar utha ke jiyo!*

1. IRR stands for Internal rate of return and it could vary from actual rate of return. Returns have improved because product IRRs have increased. IRR will differ depending upon Premium Payment Term, Policy Term, Deferment Period, Death Benefit Multiple, Age, Premium. This is not the only option available in this product.
2. The above IRR is for a 40 year old healthy male purchasing HDFC Life Sanchay Aajeevan Guaranteed Advantage with a premium of ₹5,00,000 p.a. (including taxes and levies) for 12 years (premium payment term) and policy term of 30 years at standard rates.
3. Illustration for age 40 year old male paying premium of ₹5,00,000 p.a. for 12 years with single life cover. Policy term- 30 years, 10% tax exempt annuity of ₹1,53,00,000 p.a. to be received at maturity (total of ₹7.6 Cr.). Standard Death ₹5,75,68,577 with no deferment period. Return of Premium ₹5,75,68,577 in case policy holder dies at the age of 70 before policy term with guaranteed income.
4. Guaranteed - Only for the policies that are in force and all due provisions have been paid. Please know the associated risks and the applicable charges, from your Insurer agent or the intermediary or policy document of the insurance.
5. As per the company's underwriting guidelines, HDFC Life reserves the right to call for any medical or financial information as may be required.
6. Withdrawal only after completion of 3 years from commencement of policy, upto 5 times during policy term, maximum upto 25% of the total premium paid, subject to a limit of 40% of the premium paid or 10% of the premium (whichever is lower) has been triggered.
7. In case of Future Income (Joint Life Option) the annuity continues till either of the life insured is alive & Waiver of Premium (WOP) is applicable only on First Death of primary life.
8. Up to 60% tax exempt commutation of pension as lumpsum on vesting cessation, under section 80C/80D/10(1)(a) of the Income-tax Act, 2001 (including Section 80D(1)(ii) of the Income-tax Act, 1961). Tax, as applicable, will be deducted in accordance with the relevant provisions of the Income-tax Act, 2001 (including Section 80C/80D(1)(ii) of the Income-tax Act, 1961). Tax benefits are subject to changes in tax laws. The customer is requested to meet the advice from his financial advisor or personal tax advisor with respect to his personal tax liability under Indian Income-tax law.
9. Returns have improved because product IRRs have increased.
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For more details on the risk factors, associated terms and conditions and exclusions, please read the sales brochure carefully before concluding a sale. 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 any contents of this communication is prohibited.





Insurance Awareness Day

Protection Begins with You.

Dear Colleagues,

As we mark **Insurance Awareness Day on 28th June**, it is a significant moment to reflect on the critical role financial protection plays in securing the future of millions of families across India.

Even today, a large section of the country remains underinsured, highlighting the need for greater awareness and timely action. At HDFC Life, we are driving this conversation through our '**Power Your Protection**' campaign, encouraging individuals to assess their protection needs and build financial resilience.

As employees of HDFC Life, we play a dual role, not only as enablers of financial protection, but also as individuals responsible for safeguarding our own families' futures.

I encourage you to review your protection coverage and make the most of **employee benefits, including discounts of up to 50%***, along with medical and financial waivers.

Take action today, unlock exclusive employee benefits to strengthen your protection while building a financially resilient nation.

Let's Power Your Protection.

Warm regards,
Vineet Arora
Executive Director & CBO
HDFC Life



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The above discounts are available under HDFC Life Click 2 Protect Supreme to all employees subject to terms and conditions of the policy. HDFC Life Click 2 Protect Supreme (UIN: 101N183V01) is a Non-linked, Non-participating, Individual, Pure Risk Premium/Savings Insurance Plan. Life insurance coverage is available in this product.

The discounts under the product are additive and shall be applicable as follows:

*For male employees, the discounts shall be: 20% (employee for lifetime)+ 10% (Salaried in first year)+ 5% (25th anniversary in first year) - 35% in first year and 20% (lifetime) from second year onwards.

*For female employees, the discounts shall be: 20% (employee for lifetime)+ 10% (Salaried in first year)+5% (25th anniversary in first year) + 15% (female lives for lifetime)- 50% in first year and 35% from second year onwards

Employees are also eligible for an additional high sum assured discount of 5% in Non-ROP and 7.5% in ROP for all sum assured >= 10Cr

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Celebrating Father's Day

A father's role. A protector's promise.

#ProtectorPapa



Jay Soni
TV star and proud son

NEW HDFC Life Click 2 Protect Supreme Plus

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



**'1 Crore life
cover @ just '24/day'**



**99.72% Individual Death
Claim Settlement Ratio³**



**Immediate Claim
Payout²**

18% → 0% GST* on Term Plans



Sar utha ke jiyo!

www.HDFCLife.com

1800 2034

1. The above mentioned illustration is for a 25-year old healthy non-smoker male who has purchased policy through the HDFC Life website and has opted for Life option. Policy Term and Premium Payment Term is 40 years. Premium payment frequency is annual. Annual premium is Rs. 8778 p.a. (Rs. 24.04 per day) for the first year only. The annual premium second year onward would be Rs. 10,527 p.a. (Rs. 28.29 per day).

2. In case of death of the Life Assured, post completion of waiting period of 1 Policy Year, from the Risk Commencement Date or Revival of the Policy and provided the Policy is in force, upon receipt of intimation of death claim (along with the required supporting documents as may be specified from time to time), an accelerated Instant Death Benefit shall be payable within 1 (one) working day from the claim registration date.

3. Individual death claim settlement ratio by number of policies as per audited annual statistics for FY25-26.

*0% GST is applicable on Individual Life Insurance policies effective from 22nd September 2025

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Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel No: 022-68446530. Available Mon-Sat from 10 am to 7 pm. (Local charges apply). Website: www.hdfclife.com The name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from

HDFC Bank Limited. HDFC Life Click 2 Protect Supreme Plus (UIN: 101N189V02) 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 and conditions and exclusions, please read the sales brochure carefully before concluding a sale. ARN : ED/06/26/35349

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts. Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint

STAKEHOLDER ENGAGEMENT

PARTNER SYNERGY.



Leadership Chronicles

EPISODE 3

Mr. Rakesh Sinha

Business Head – Virtual Sales, HDFC Bank

Mr. Jasjit Singh

Head – HDFC Banca & Alternate Sales, HDFC Life

Mr. Raj Raipancholia

SVP-Bancassurance, HDFC Life

Corporate Agent:



**LEADERSHIP
CHRONICLES**

FROM EXPERIENCE TO INSPIRATION

Corporate Agent:



THANK YOU

Dear Team,

A heartfelt thank you to each one of you for making the third session of Leadership Chronicles a great success. Your collaboration and commitment made it truly impactful.

Special note of gratitude to our esteemed leaders for their presence and invaluable insights, which added great depth to the session.

Featuring :

Mr. Rakesh Sinha (Business Head – Virtual sales , HDFC Bank)

In conversation with :

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

Mr. Raj Raipancholia (SVP – Bancassurance, HDFC Life)

Here's to many more such inspiring conversations ahead !



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Leadership Chronicles

EPISODE 4

Mr. Mayuresh Apte

Group Head – Emerging Corporates Group,
HDFC Bank

Mr. Jasjit Singh

Head – HDFC Banca & Alternate Sales, HDFC Life

Ms. Shilpa Lohia

SVP–Bancassurance, HDFC Life

THANK YOU

Dear Team,

A heartfelt thankyou to each one of you for making the fourth session of leadership chronicles a great success . Your collaboration and commitment made truly impactful.

Special note of gratitude to our esteemed leaders for their presence and invaluable insights , which added great depth to the session

Featuring :

Mr. Mayuresh Apte (Group Head – Emerging Corporates Group, HDFC Bank)

In conversation with :

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

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Leadership Chronicles

EPISODE 5

Mr. R. Jayakrishnan Menon
Business Head – VRM, VBRM, & VKYC HDFC Bank

Mr. Jasjit Singh
Head – HDFC Banca & Alternate Sales, HDFC Life

Mr. Raj Raipancholia
SVP Bancassurance, HDFC Life

Corporate Agent:



LEADERSHIP CHRONICLES

FROM EXPERIENCE TO INSPIRATION

Corporate Agent:



LEADERSHIP CHRONICLES

FROM EXPERIENCE TO INSPIRATION



THANK YOU

Dear Team,

A heartfelt thankyou to each one of you for making the fifth session of leadership chronicles a great success . Your collaboration and commitment made truly impactful.

Special note of gratitude to our esteemed leaders for their presence and invaluable insights , which added great depth to the session

Featuring :

Mr. R Jayakrishna Menon (Business Head – VRM, VBRM & VKYC, HDFC Bank)

In conversation with :

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

Mr. Raj Raipancholia (SVP – Bancassurance, HDFC Life)

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Edge[★] Moments

Events — ★
Q1 FY26-27

CONTEST FULFILMENT

FY25-26

Q1 FY26-27
gave you

132

OPPORTUNITIES
TO SHINE!

Mumbai, Banca Strategy Meet - April FY26-27



Bangkok- April FY26-27

Bangkok Carnival, Diwali Delight, Runway to Bangkok, November Nexus,
Countdown to Bangkok, Gateway to Glory



Goa - April FY26-27

Mission Dhurandhar Feb 26, Virtual Dhurandhar Feb 26,
Term Triumphs Aug - Sept 25, Year end Power Play Dec 25, Year End Race



Cape Town - Star Galaxy- May FY26-27

Warrior Season 3, Star Galaxy, Smart Combo Sprint





REWARDS, RECOGNITION & ENGAGEMENT



CELEBRATING CONTRIBUTIONS. INSPIRING GROWTH.



April

Q1 FY26-27 Events

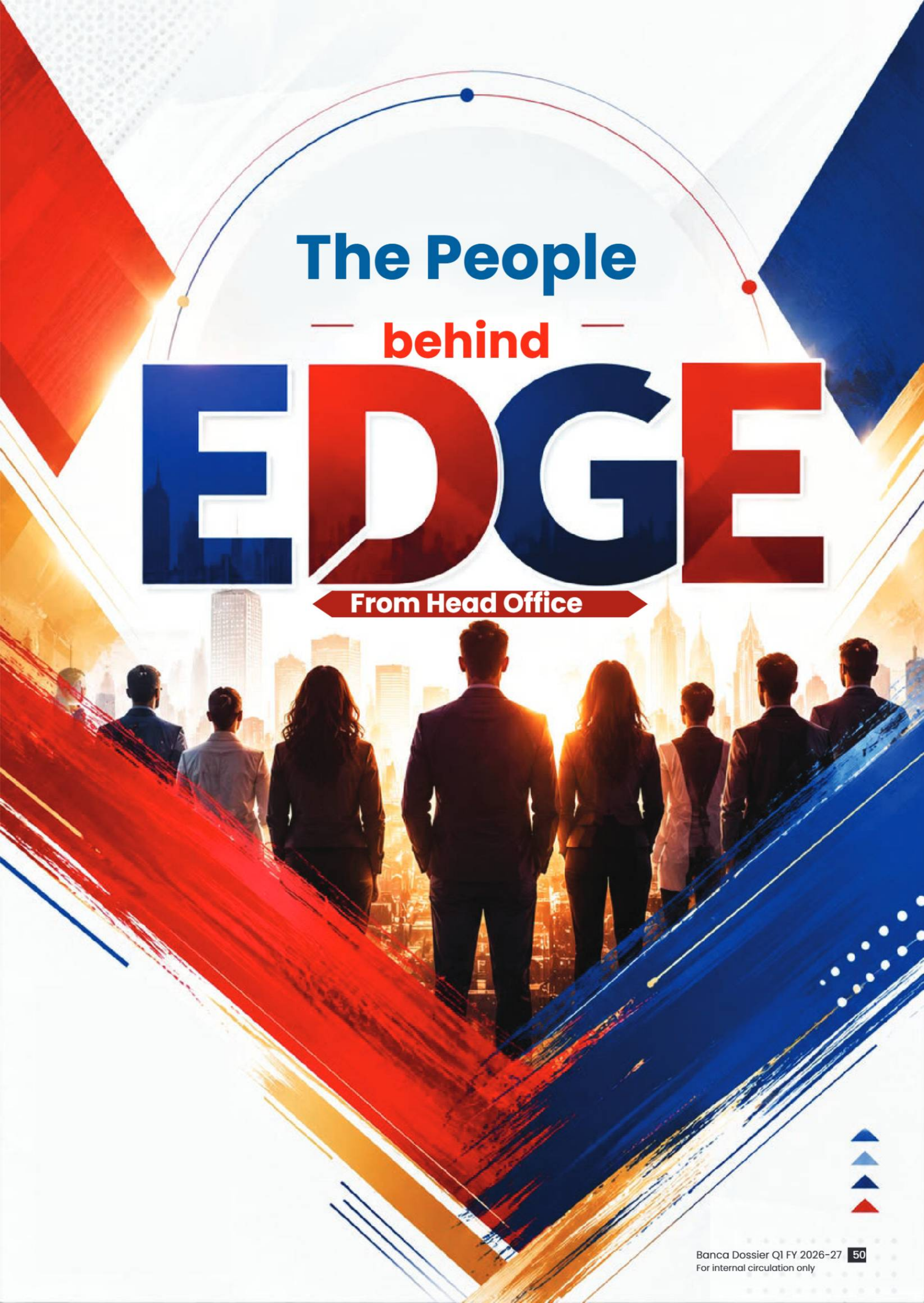


MAY



June





The People behind EDGE

From Head Office

Mona Kishore

Manages
Manages Retail Branch Banking – Accounts & Strategy

Sachin Jain

Manages:

- Product Strategy- Protection, Rider & Overall strategy
- Secondary Compensation Management
- Recycle Business Campaigns – Maturity, SI & PPT Ending

Sumeet Chandrani

Manages:

- Conversion Efficiency, BancaWon & Persistency
- Sales Effectiveness, Distribution Efficiency & Partner Engagement

Reshma Zameer Bhombal

Manages:

- Digital Projects across HDFC Bank & Key Alliances
- Sales Support & Query Management

Rahul Tyagi

Manages:

- Customer Experience, Channel Compliance & SETU

Chintan Deepak Mody

Manages:

- Business Insurance

Anu Shankaran Potti

Manages:

- Digital Sales & Call Centre Business

Assets (Home Loan – Non Home Loan)

Shilpa Lohia

Manages:

- Sales & Account for Mortgages (Home Loan, LAP & HL Centre)

Dhaval Dilip Desai

Manages:

- Sales & Account for Assets NHL & Subsidiary Business

Ajay Sharma

Manages:

- Sales & Account for HDFC Sales, HDB, Credila, SLI

Vishal Sanjay Sharma

Manages:

- Account for HDFC Bank NHL

Virtual Business

Raj Raipancholia

Manages

Sales & Account for Virtual, Wealth,
Group Employee Benefits business for HDFC Bank channel

Strategy & Marketing

Ravi Pithia

Manages:

- MI/ BI, Strategy & Channel Marketing

Tripti Tripathi

Manages:

- Channel Marketing

Vikas Ashwani Vassiani

Manages:

- Manages MI/BI for retail & group business

Swami Karan Harish

Manages:

- Manages manpower, productivity levers & variable budget recon



Sar utha ke jiyo!

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