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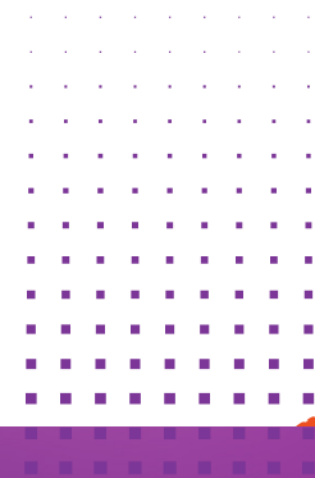
WWW.CALIBEHR.COM



20 years of solving challenges. 20 years of powering progress.

Two decades ago, Calibehr set out to solve real business problems for real businesses. Today, that commitment spans every domain of business lifecycle & all types of enterprises across India. We are grateful to all our clients, partners & employees who partnered with us all along & shaped our journey.

Our CMD, Mr. Narayan Bhargava, shares a personal note marking this occasion. Hear his reflections & what the next chapter holds for us.



Our Initiatives for Power Sector, Earn Recognition!

Calibehr was honoured with the **Outstanding Initiative Award for 'Building the Workforce Behind India's Power Sector'** by the **Indian Staffing Federation**. This recognition celebrates our efforts to develop a skilled & dependable workforce that supports one of India's most vital sectors.

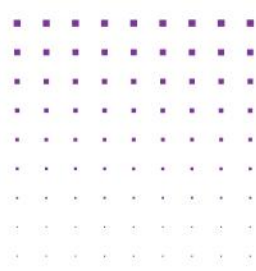
A proud achievement made possible by the dedication of our teams, the strength of our partnerships & a shared commitment to creating meaningful impact with the power sector.



Calibehr Expands Horizons with Electronics & Computer Software Export Promotion Council (ESC)

Mr. Narayan Bhargava represented Calibehr as part of ESC's B2B IT & Electronics Delegation to Cambodia, engaging with government representatives & visiting the Cambodia Academy of Digital Technology to explore the country's evolving digital ecosystem. The visit examined opportunities for Indian companies to contribute through technology, business solutions & long-term partnerships, reinforcing Calibehr's commitment to strengthening India–Cambodia collaboration & enabling sustainable cross-border growth.





Should AI Solve Every Business Problem?

Hear from our Gamechanger!

Our Technology Head, Shadab Shaikh, cuts through the AI hype to explain where it genuinely drives business value & why the smartest solution isn't always the most advanced one.



Workforce Attendance, Re-engineered!



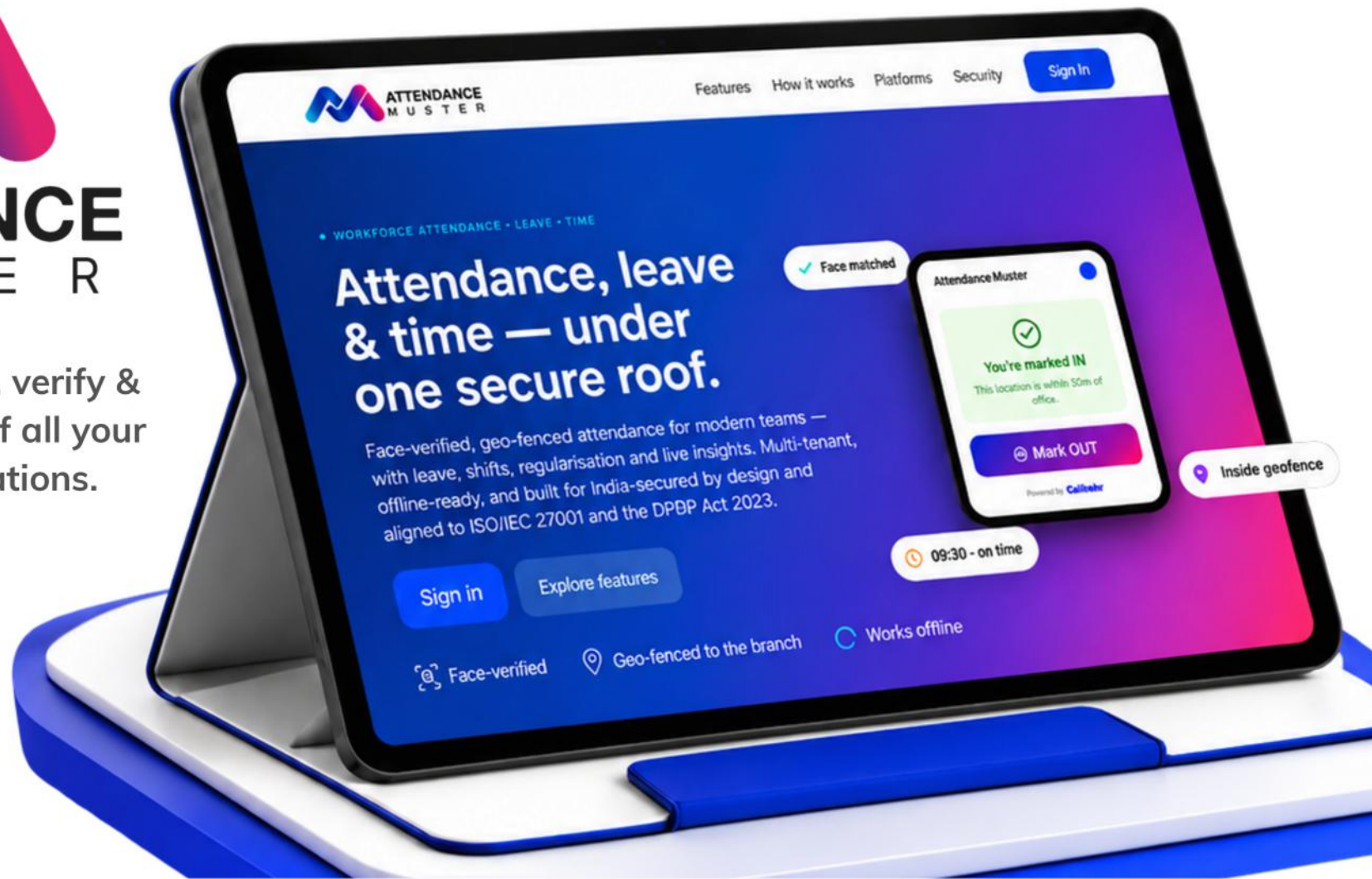
One platform to mark, verify & manage attendance of all your workforce, across locations.

Face-Verified

Geo-Fenced

Offline-Ready

Real-Time Insights



What our 'Attendance Muster' brings together

Room to grow

A mobile-enabled approach can reduce dependence on physical machines as organisations expand across locations.

Information teams can act on

Reports & analytics support attendance tracking, workforce planning & operational decisions.

Attendance that supports the next step

A Payroll Assistant can help reduce manual reconciliation, while leave applications connect with the broader HR workflow.



Only attendance app that your workforce needs

A phone becomes the attendance point

Employees can mark attendance using facial recognition, without queuing at a biometric machine.

Every mark has a location

Geo-tagging & geofencing help verify where attendance is recorded & apply controls for defined work locations.

Every location, one view

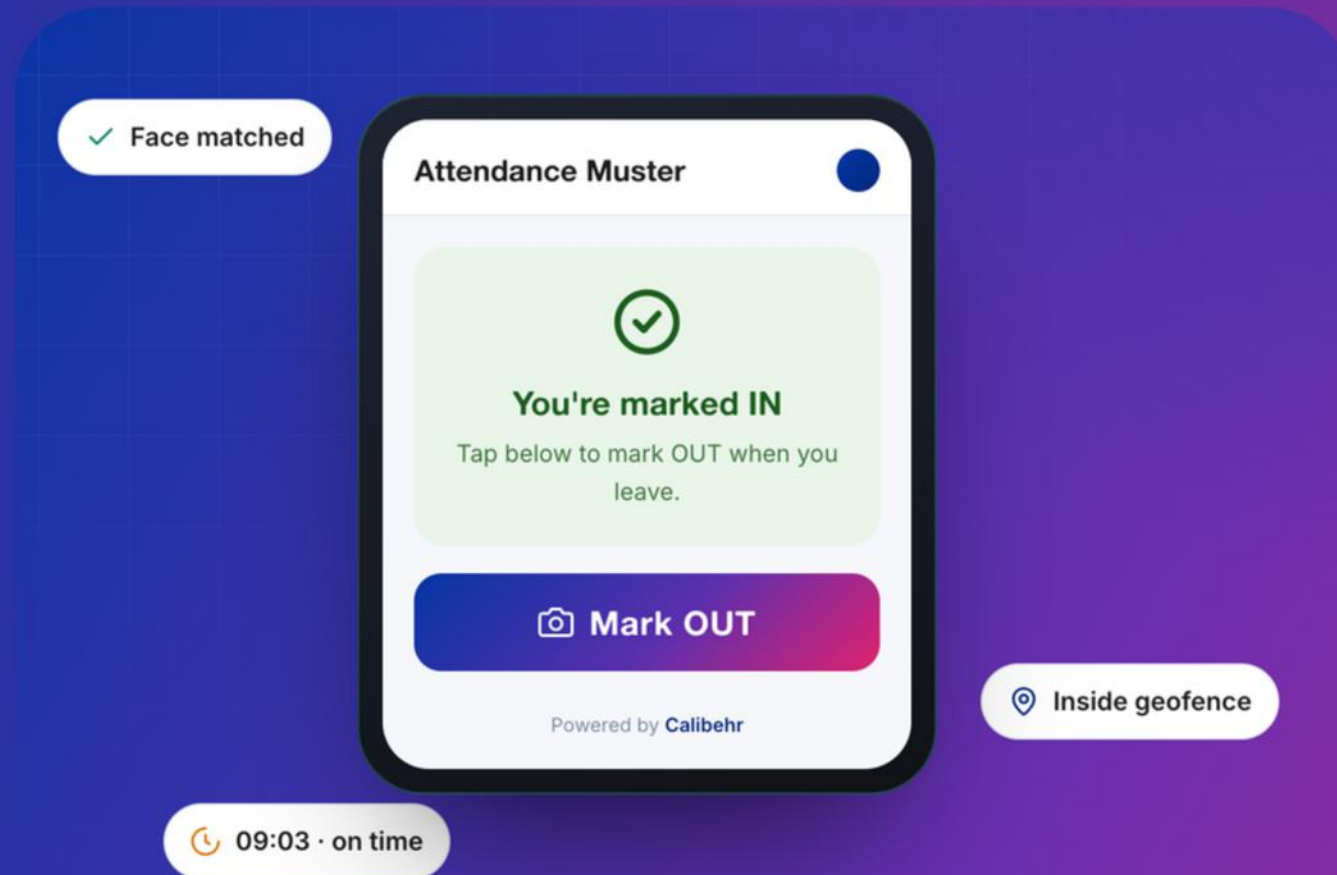
Centralised records & real-time visibility help managers & HR teams see attendance across employee groups, sites & cities.

‘Attendance Muster’ is worth a conversation!

This app goes beyond punch-in & punch-out. Its value lies in clearer workforce visibility, less manual work, improved attendance accuracy, smoother payroll preparation & centralised control across locations.

It is especially relevant to distributed teams in staffing, BFSI, retail, logistics, facility management, BPO & contact centres, manufacturing & field sales.

A simple starting point: If a prospect regularly asks, “**Who is actually on site today?**”, they must try **Attendance Muster**



India's Insurance Market Is Opening: Operating Capability Is the Real Barrier to Entry



Following the 2025 insurance-law reforms & 2026 FDI amendments, foreign investment of **up to 100%** is now permitted in Indian insurance companies via the automatic route (**LIC remains capped at 20%**). Institutional interest is already building:

- Allianz Jio Reinsurance began operations in March 2026.
- The two partners have since agreed to a separate general & health insurance JV.
- IRDAI registered Prudential HCL Health Insurance in June, India's eighth standalone health insurer.



Yet the FDI headline masks a deeper gap. **Insurance penetration remains stuck at 3.7% of GDP roughly half the global average**, even as **premium volumes rose 9.4%**. The real opportunity isn't capital; it's distribution. This gap sits at the centre of IRDAI's "**Insurance for All by 2047**" vision, reinforced by:

- **The Bima Vahak push toward Gram Panchayat-level coverage**
- **New risk-based capital norms rolling out from April 2026**

The direction is clear even where specific targets remain aspirational rather than confirmed. Reaching that scale requires more than underwriting.

New entrants need, from day one:

- **Scalable policy servicing & customer operations**
- **Claims assistance across motor, property, marine & investigations**
- **KYC & compliance infrastructure built to keep pace, not catch up**
- **Specialised, distributed talent**
- **Pan-India field presence**
- **Variable-cost operations instead of fixed overhead sized for a business they haven't grown into**





Where Calibehr fits:

Calibehr Integrated Solutions brings together customer operations, claims assistance, staffing, compliance support & field services - helping new insurers establish operations without building every function in-house. Insurers retain full responsibility for governance, policyholder protection, compliance & all underwriting decisions

The takeaway:

The licence gets you to the starting line. Operational readiness is what converts the opportunity.

[Click Here](#)

***CASE
STUDY***

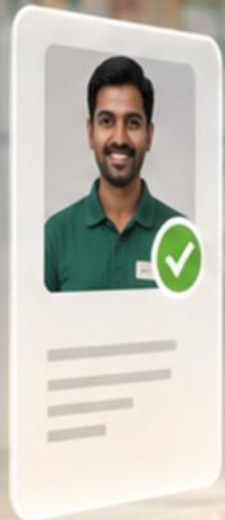
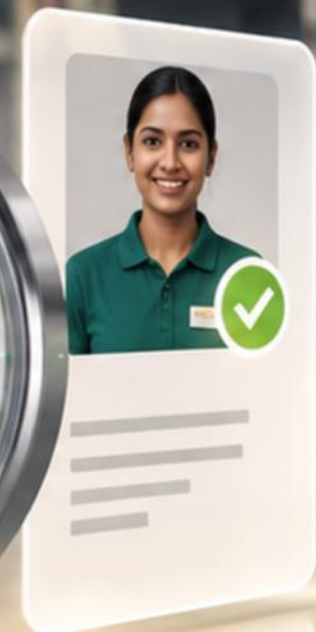
Engineering a 48-Hour Hiring Standard for a Retail giant

What began as hiring for ten employees across three stores has, in two years, become complete employee lifecycle management for a leading Indian retailer, **now spanning 2,800+ employees across 145+ stores.**

Calibehr **built a dedicated team around a 48-hour fulfilment standard**, connecting hiring, documentation & deployment with attendance, payroll, statutory compliance & separations into one system rather than fragmented vendor processes.

Result: a 97% employee retention rate, consistent monthly payroll & compliance cycles, & a mandate that has since expanded beyond frontline roles to logistics & Head Office hiring — all under a single partnership.

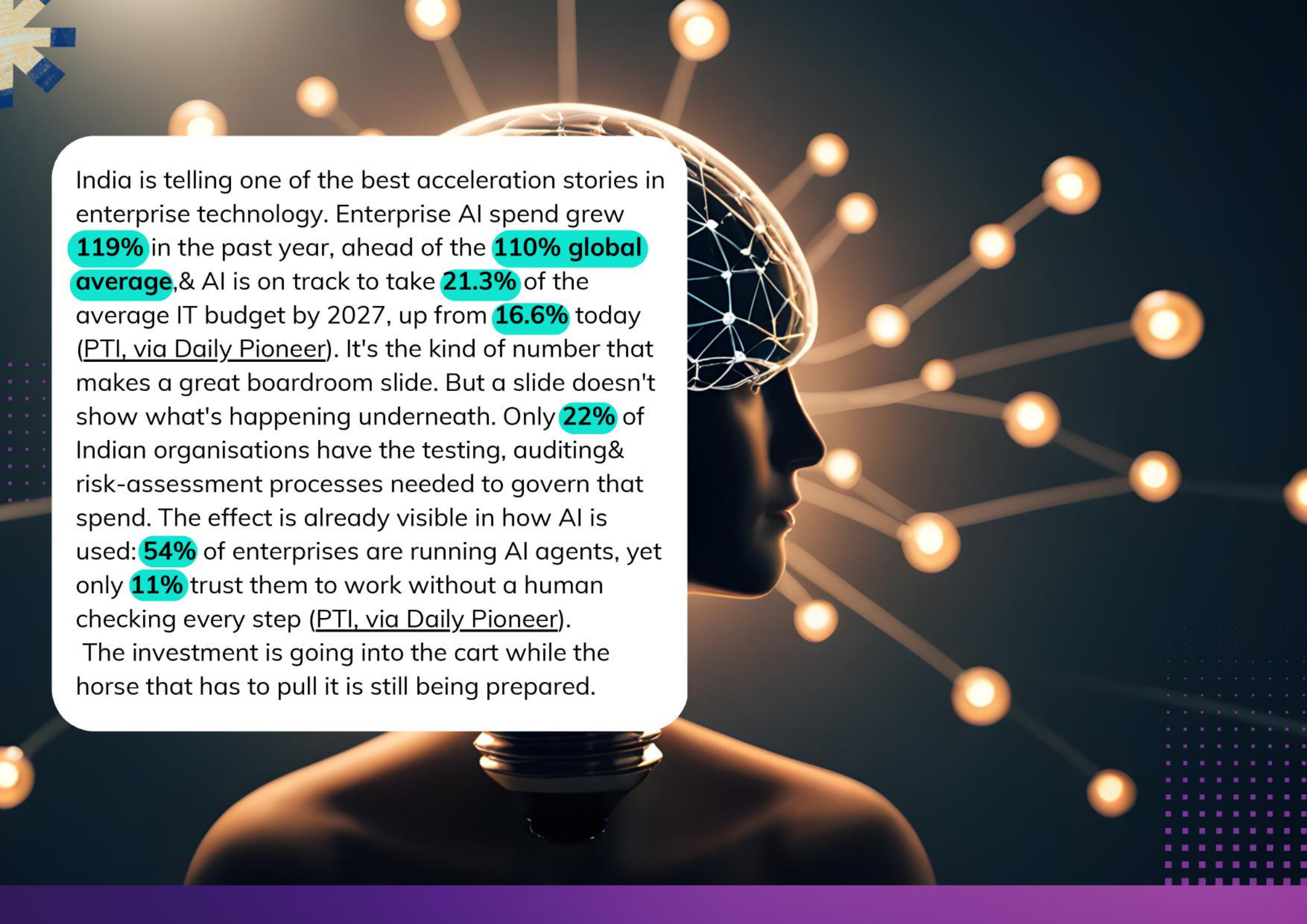
Read the full case study →



Digital 1.0 Before AI 2.0:

Why Indian Enterprises Should Build the Horse Before the Cart





India is telling one of the best acceleration stories in enterprise technology. Enterprise AI spend grew **119%** in the past year, ahead of the **110% global average**, & AI is on track to take **21.3%** of the average IT budget by 2027, up from **16.6%** today (PTI, via Daily Pioneer). It's the kind of number that makes a great boardroom slide. But a slide doesn't show what's happening underneath. Only **22%** of Indian organisations have the testing, auditing & risk-assessment processes needed to govern that spend. The effect is already visible in how AI is used: **54%** of enterprises are running AI agents, yet only **11%** trust them to work without a human checking every step (PTI, via Daily Pioneer).

The investment is going into the cart while the horse that has to pull it is still being prepared.

What 'Digital 1.0' actually means

Digital 1.0 is the foundational layer that advanced AI depends on: connected systems, reliable data, standardised processes, clear ownership & digitally capable teams. It doesn't compete with AI for budget or attention. It's the structure AI sits on. Without it, even the best-trained model has nothing to work with.

Readiness decides whether AI gets to prove itself

It's tempting to treat governance as something to sort out once the technology has proven itself. The evidence points the other way.

Gartner found that **63% of organisations** either lack the data management practices AI requires or aren't sure they have them. It forecasts that through 2026, **60% of AI projects unsupported by AI-ready data** will be abandoned.

Deloitte's research on enterprise GenAI adoption reaches the same place from another direction. Three of the four leading barriers organisations report are about risk: regulatory uncertainty, difficulty managing risk, & the lack of a governance model. These initiatives often stall not because the model falls short, but because the data, processes & controls around it were never prepared.



The cost of skipping ahead

Enthusiasm can't make up for missing foundations, & the returns show it. IBM's Institute for Business Value found that enterprise-wide AI initiatives deliver an average return of just **5.9%** — a modest number for a technology often pitched as transformational. PwC's 2026 Digital Trends in Operations Survey explains why. **89%** of operations leaders say their technology investments haven't delivered what was promised & **87%** of them blame poor data quality. Only **30%** have seen meaningful improvement in data quality over the past two to three years. The return on AI isn't capped by what the model can do. It's capped by what the organisation is ready to give it.



What this looks like in practice

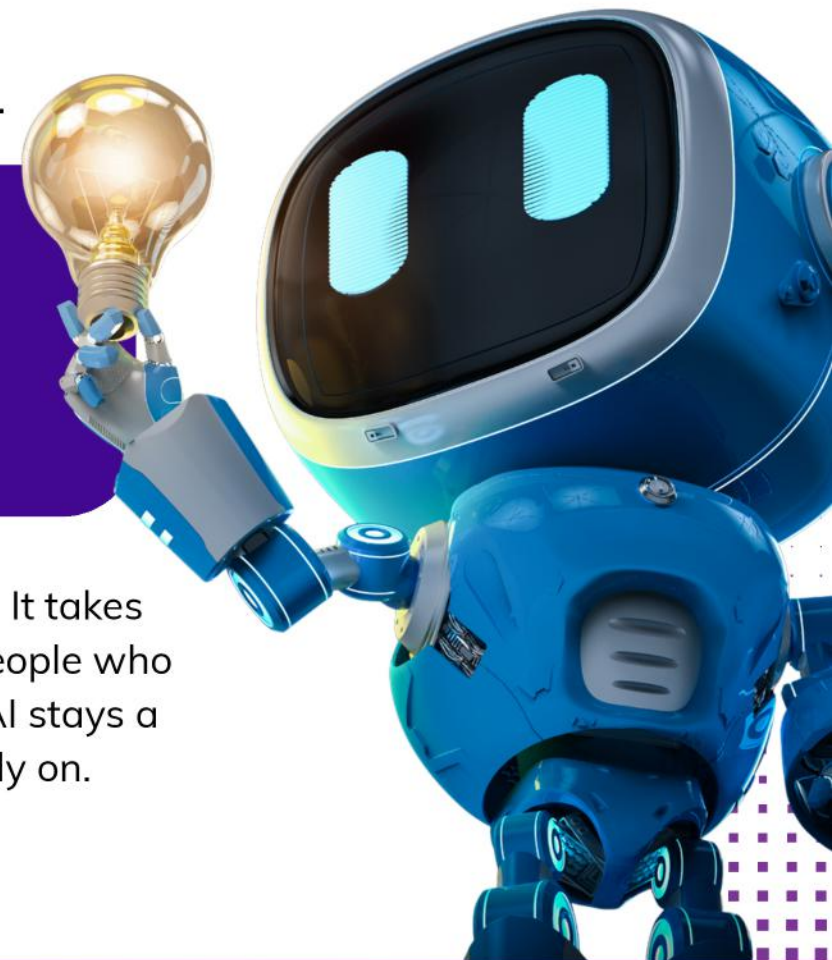
Take a manufacturer that wants an AI assistant to forecast demand. Plant output sits in one system, dealer orders in another, & the two disagree on product codes. The model doesn't resolve that mismatch. It produces confident forecasts built on it, only faster. Or take a services firm whose approval workflow changes every quarter & lives mostly in one manager's head. There's no stable process for AI to learn from. (Both are illustrative scenarios, but most leadership teams will recognise them.)

Building the horse first...

None of this is an argument for slowing down. It's an argument for sequencing, so that speed compounds instead of colliding with itself.

- **Start with data that tells one story. An AI system asked to reconcile three conflicting sources will reproduce the conflict at scale.**
- **Stabilise & document your processes. Systems can only learn from workflows that are consistent & written down.**
- **Build governance in from day one. Retrofitting accountability after something goes wrong costs far more than designing it in.**

This is also why AI readiness can't sit with the technology function alone. It takes standardised processes, technology that connects across workflows, & people who know how to work alongside automated systems. If any one is missing, AI stays a tool bolted onto the business rather than a capability the business can rely on.





A six-question check before your next AI budget line

- Is the underlying process documented& consistent?
- Is the relevant data accurate, accessible& governed?
- Can the solution integrate with existing systems?
- Is there a clearly accountable business owner?
- Are employees prepared for the new workflow?
- Have success measures been defined before deployment?

If most answers come back uncertain, that isn't a reason to shelve the AI plan. It's a reason to spend a few weeks on the horse before hitching up the cart.

Sequencing is the real advantage

India's appetite for AI may be its biggest advantage. What will separate the enterprises that compound it from those that spend two years fixing what they should have built first is the order in which they build.

So before the next AI budget is approved, ask a quieter question than "**what should we deploy next?**" Are our data, processes, systems& people ready to support it? Answer honestly, & Digital 1.0 stops looking like a delay. It becomes the foundation that lets AI 2.0 deliver measurable value.

Successful AI transformation doesn't begin with the model. It begins with an organisation ready to use it.



Calibehr Business Support Services helps enterprises get their processes, data & teams ready before they scale AI.

Get in touch with our team to understand where your enterprise stands today.

Transforming Processes Securing Ecosystems

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