



# Media Coverage Report

April 2023



# PRINT



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1.	Sunvilla Samachar	PNB MetLife and Unity Small Finance Bank team up to improve access to life insurance in India	Apr 01, 2023
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8.	Echo Of India	PNB launches Shopping Festival on PNB ONE APP	Apr 30, 2023
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Publication : Sunvilla Samachar	Edition : Ahmedabad
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## પીએનબી મેટલાઈફ અને યુનિટી સ્મોલ ફાઈનાન્સ બેંકે ભારતમાં જીવન વીમાની એક્સેસમાં સુધારો કરવા જોડાણ કર્યું

**સનવિલા ન્યૂઝ, અમદાવાદ, તા. ૨૯**

ભારતની અગ્રણી જીવન વીમા કંપનીઓ પૈકીની એક પીએનબી મેટલાઈફ અને આધુનિક ડિજિટલ-ફર્સ્ટ બેંક યુનિટી સ્મોલ ફાઈનાન્સ બેંક (યુનિટી બેંક)એ બેંકશ્યોરન્સ કરાર કર્યા છે, જેનાથી યુનિટી બેંકની ૧૭ રાજ્યોમાં ૧૧૧ બ્રાન્ડ દ્વારા ગ્રાહકોને પીએનબી મેટલાઈફના જીવન વીમા ઉકેલોની વધુ એક્સેસ મળશે. પીએનબી મેટલાઈફના ચીફ ડિસ્ટ્રિબ્યુશન ઓફિસર સમીર બંસલ અને યુનિટી બેંકના એમ.ડી અને સીઈઓ ઈન્દ્રજીત કૈમોત્રાએ કરાર ઉપર હસ્તાક્ષર કર્યા હતાં, જેનાથી બેંકના ૧૫ લાખથી વધુ ગ્રાહકોને રિટાયર્મેન્ટ સોલ્યુશન્સ, લોંગ-ટર્મ સેવિંગ્સ સોલ્યુશન્સ અને યાર્ડ્સ એજ્યુકેશન સોલ્યુશન્સ સહિતની વિવિધ જીવન વીમા પ્રોડક્ટ્સની સરળ એક્સેસ મળશે. પીએનબી મેટલાઈફના ચીફ

ડિસ્ટ્રિબ્યુશન ઓફિસર સમીર બંસલે કહ્યું હતું કે, “ઘણાં ભારતીયો પાસે વીમાની પૂરતી એક્સેસ નથી અને વીમાથી વંચિત રહીને મોટું જોખમ ઉઠાવી રહ્યાં છે. યુનિટી બેંક સાથેની ભાગીદારીથી અમને પીએનબી મેટલાઈફના સોલ્યુશન્સની એક્સેસમાં સુધારો કરવામાં તથા જીવનની અનિશ્ચિતતાઓ સામે વધુ લોકોને નાણાકીય રીતે સુરક્ષિત રાખવામાં મદદ મળશે. આ ભાગીદારી યુનિટી બેંકને પણ લાભદાયી નિવડશે તથા ગ્રાહકોની નાણાકીય જરૂરિયાતો માટે તેમની પ્રોડક્ટ ઓફરિંગ વધુ વ્યાપક બનશે. ફેમિલિ પ્રોટેક્શન, રિટાયર્મેન્ટ, ચિલ્ડ્રન એજ્યુકેશન અને લોંગ-ટર્મ સેવિંગ્સ જેવી દરેક વ્યક્તિની જરૂરિયાત મૂજબના કસ્ટમાઈઝ્ડ સોલ્યુશન્સની વિશાળ શ્રેણી સાથે બેંકના ગ્રાહકના દરેક વર્ગની જરૂરિયાતોને પૂર્ણ કરવા અમે સક્ષમ રહીશું તેવો મને વિશ્વાસ છે.”

<b>Publication : The Hindu Business Line</b>	<b>Edition : Bangalore, Chennai, Hyderabad, Mumbai</b>
<b>Date : Apr 02, 2023</b>	<b>Page: 9</b>

### Term insurance premium tracker

For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs

Insurance company	Plan name	Max coverage up to	Max policy term	Annual premium (₹) (inclusive of GST)		Claim settlement ratio (%)
		(years)		Male	Female	
Aditya Birla Capital	Digishield Plan	85	55	15,066	12,687	98.1
Aegon Life	iTerm Comfort	70	40	23,946	19,295	99.0
Bajaj Allianz	eTouch	99*	69	13,467	11,704	99.0
Bharti AXA	Flexi Term Pro	99	69	12,037	10,385	99.1
Canara HSBC Life Insurance	iSelect Star Term Plan	99	69	14,905	12,791	98.6
Edelweiss Tokio	Total Protect Plus	100	70	11,705	9,437	98.1
HDFC Life	C2PL Life Protect	100	70	16,207	14,521	98.7
ICICI Prudential	iProtect Smart	99	69	17,190	15,164	97.9
Kotak Life Insurance	Kotak e-Term Plan	85	67	13,216	11,092	98.8
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life Insurance	Smart Secure Plus	85	55	14,469	12,196	99.3
PNB Met Life	Mera Term Plan Plus	80	50	13,452	11,328	98.2
SBI Life	eShield Next	100	70	17,495	14,654	97.1
TATA AIA Life	Sampoorn Raksha Supreme	100	70	14,868	12,626	98.5

Claim settlement ratio as per data provided by insurer Source: www.policybazaar.com,

LIC Max Life offers additional 5% discount for 1st year for salaried customers; \*Whole life available only on limited pay option; HDFC whole is available only in limited pay term (Life Protect) & Limited+Single pay term (Income Plus); SBI eShield Next plan whole life is available only in limited pay with above age 45yrs NA: Not Available

<b>Publication : The Hindu Business Line</b>	<b>Edition : Bangalore, Chennai, Hyderabad, Mumbai</b>
<b>Date : Apr 09, 2023</b>	<b>Page: 9</b>

### Term insurance premium tracker

For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs

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### Term insurance premium tracker

For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs

Insurance company	Plan name	Max coverage up to (years)	Max policy term	Annual premium (₹) (inclusive of GST)		Claim settlement ratio (%)
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# Parents stare at study loans & EMI fees, look at govt schools

Rahi Galkwad & Hemali Chhapla | TNN

Mumbai: For parents of schoolchildren, the pandemic has been a double whammy. While they are still to get their Covid-hit finances in order, they have had to resort to borrowings to meet the rising costs of schooling too. From taking loans, paying EMIs on school fees, seeking more instalment options and switching to government schools, the act of balancing quality education with how deep one's pocket is seems to be getting trickier by the day.

Broken by the pandemic and a simultaneous fee hike at a private CBSE school in Dadar where his kindergarten son studied, Mahim resident Sudhir K (name changed) decided to shift his daughter to a BMC-run school offering the CBSE curriculum, which started in 2020. An event management professional, Sudhir could stay afloat that year, thanks to "goodwill" money paid by his employer. "There was no work," he said. A year into online classes, the school decided to increase fees. "I decided enough was enough. I started applying through RTE in other schools but did not make it. There were no

## TAKERS FOR BMC'S CBSE & ICSE SCHOOLS

## 'LAW SAYS EDU IS A SOCIAL ACTIVITY'

(Years refer to academic years)

2020-21: Almost 350 students shifted from private schools to newly opened CBSE and ICSE schools run by BMC

2021-22: More than 1,200 students enrolled in BMC's 11 CBSE schools

2022-23: Nearly 4,000 applications received for 14 Mumbai Public Schools (MPS; earlier known as BMC schools) of non-state boards, including one with IB curriculum



### WORST HIT BY FEE HIKE

White school fee hikes have hurt all sections of society, impoverished parents are most hit. Shabnam, a parent, has filed a police complaint against a school in Kaithe that has debarred a girl for paying "just 70% of the fee"

A single mother and homemaker, Bina A, (name changed) broke

A Kalina school is collecting excess fees in the name of activity fees and has asked all parents to pay the entire year's tuition before the start of the year

Education officers need to get their act together and work to ensure that aggrieved parents are given justice

Education activists

Parents said the push from schools for fees in lumpsum or in biennial or triennial advances collected through post-dated cheques, and incremental late fees, gives them no breathing space.

Poorer parents end up taking even tougher decisions—a mother was reduced to begging to pay fees

in its services. As fee financing companies came up, parents signed up to pick debt and ensure tuition can be paid on EMI. "Both my daughters attended an international school in J.V.R. But after I stepped down as CEO and started my own venture, I initially took a loan to pay the fee, but I could not cope with a fee hi-

ke," said Om Pradhan, a parent. A new survey by PNB MetLife and Nielsen IQ revealed parents are spending up to Rs 5.3 lakh a year on their children's education and extracurricular activities and are even willing to make lifestyle adjustments. The research, titled "Financial Planning in the Era of Rising Education Cost", which explores the nee-

ds, influences and barriers for parents planning their children's education, was conducted in April 2023. "More than one in three parents misjudge the expense they would incur and end up overshooting their budget by 27%," said Sameer Bansal, chief distribution officer of the insurance firm.

Take the example of Milind J (name changed), whose two children study at a Thane school. He took a personal loan of Rs 1 lakh to cover overheads "including fees". "All of it has to be paid by September," he said. Another parent has pledged his gold for Rs 2.6 lakh. The principal refuted claims that parents are not informed about late fees. "We regularly communicate everything to parents," she said. What about the above-10% fee hike for 2023-24 and the lack of instalment options? "We have followed these schedules for years. During the pandemic we did not increase fees. This year we have. So, next year, we won't," she said.

The dearth of "good affordable schools" leaves parents to grapple with the question of what quality education is. Sudhir, though, bats for a public education model. "If you have good schools, why would parents not pay? What are good schools anyway? Any school can be turned into an 'achcha' school," he said.

### WHAT EDUCATIONISTS SAY

For any sustainable education system, transparency and accountability by institutions is crucial, be it a govt or pvt school

Schools "partner" with parents to achieve the learning outcomes of their children; they are "insiders" not "outsiders"

Many govt officials don't understand the functioning of pvt schools. A separate authority body to mentor pvt schools is needed

The law is very clear that education is a social activity and profiteering is strictly banned

The situation is that schools are allegedly exploiting loopholes

If we lift the veil of the institution owners, we will find that apart from political leaders, builders and businessmen are wearing the cover of institution owners trying to project themselves as philanthropists



Aggrieved parent

Aggrieved parent

Aggrieved parent

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Aggrieved parent

₹5.3L  
Spent, yr on Studies & extracurriculars in sought-after schools



## TIMES Special

other affordable private CBSE schools in my locality," said Sudhir. But while for him, the choice was shifting schools, poorer parents are left with few options and may even have to withdraw children from schools.

Luckily for Sudhir, the BMC-run school was enrolling early birds in its year of inception. "Now I hear they have applications pending. Besides there being no tuition fees, the BMC school also provides mid-day meals," he said.

In 2020-21, nearly 350 students in the city shifted from private schools to the then newly opened CBSE and ICSE schools run by the BMC, as per data shared with TOI by the civic body. The number has since increased, as have civic-run CBSE, ICSE and IB schools (see box).

Parents said the push from schools for fees in lumpsum or in biennial or triennial advances collected through post-dated cheques, and incremental late fees, gives them no breathing space.

The pandemic intensified demands for waivers, concessions and monthly payment options. It has prompted schools to tie up with financial firms to offer EMI options to parents either at zero cost or at interest, depending on the number of instalments. For the upcoming academic year 2023-24, for instance, an ICSE school in Khar, through its tie-up with one such firm, has offered three payment schedules of seven, nine and 12 months for grades 1-6. The first option to pay annual fees of Rs 1.1 lakh by October is at zero

cost whereas the other two attract interest rates of 1.75% and 2.95%, respectively. "It draws students from many business families in the area who suffered losses in the lockdown. Many parents started asking for monthly payment options," a parent said.

A city-based firm offering a payment platform said an increasing number of schools in Mumbai region are roping

up in its services. As fee financing companies came up, parents signed up to pick debt and ensure tuition can be paid on EMI. "Both my daughters attended an international school in J.V.R. But after I stepped down as CEO and started my own venture, I initially took a loan to pay the fee, but I could not cope with a fee hi-

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Aggrieved parent

Aggrieved parent

<b>Publication :</b> The New Indian Express	<b>Edition :</b> Hyderabad
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### **PNB MetLife survey reveals rising cost of education**

As families across India grapple with rising costs, a new survey by PNB MetLife and Nielsen IQ revealed parents are spending up to ₹5.30 lacs a year on their children's education and extracurricular activities and are even willing to sacrifice their lifestyles to pay for it. The research, titled 'Financial Planning in the Era of Rising Education Cost', explores the needs, influences and barriers for parents planning their children's education was conducted in April 2023.

<b>Publication :</b> Echo Of India	<b>Edition :</b> Kolkata
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## PNB launches Shopping Festival on PNB ONE APP

EOI CORRESPONDENT

NEW DELHI, APRIL 29/--/Punjab National Bank (PNB), nation's leading public sector bank, is launching a week-long shopping festival named "PNB SHOPPING FESTIVE-ONE" on its mobile banking app: PNB One. The shopping can be done from "PNB Shoppe" link available on PNB One. The campaign will run from 1st May to 7th May, 2023 on bank's Mobile Banking Application - PNB One and on Internet banking also.



On the occasion of launch of "PNB Shopping Festive-One", Atul Kumar Goel, MD & CEO of PNB, said, "I am happy to announce that our Bank is now offering E-marketplace i.e. PNB Shoppe through PNB One. Our customers will now be able to shop through 400+ merchants in various categories and will also be able to earn extra rewards from their day to day shopping. Throughout the shopping period, extra discounts are being offered by the bank on affiliated merchant sites. I believe that this will not only increase our app's engagement rate but will also help us to provide comprehensive digital experience to our customers."

Since last one year, PNB has launched various digital products with end-to-end journey in the form of Pre-Approved Personal Loan (PAPL) in 4 clicks, Pre-Approved Business Loan (PABL), e-Mudra, Kisan Jansamarth Portal, Krishi Tatkal Rin, e-OTS, Insta EMI on Credit cards, Claims settlement portal etc. in order to facilitate our customers in their day to day banking requirements without visiting branch and at the ease of their home. The bank also offers a bouquet of other services such as insurance, mutual funds, e-broking services etc. through its branches as well as alternated delivery channels.

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### Term insurance premium tracker

For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs

Insurance company	Plan name	Max coverage up to (years)	Max policy term	Annual premium (₹) (inclusive of GST)		Claim settlement ratio (%)
				Male	Female	
Aditya Birla Capital	Digishield Plan	85	55	15,066	12,687	98.1
Aegon Life	iTerm Prime	70	40	14,282	11,756	99.0
Bajaj Allianz	eTouch	99*	69	13,467	11,704	99.0
Bharti AXA	Flexi Term Pro	99	69	12,037	10,385	99.1
Canara HSBC Life Insurance	iSelect Star Term Plan	99	69	14,905	12,791	98.6
Edelweiss Tokio	Zindagi Protect	100	70	14,596	11,970	98.1
HDFC Life	C2PL Life Protect	100	70	16,207	14,521	98.7
ICICI Prudential	iProtect Smart	99	69	17,190	15,164	97.9
Kotak Life Insurance	Kotak e-Term Plan	85	67	13,216	11,092	98.8
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life Insurance	Smart Secure Plus	85	55	14,469	12,196	99.3
PNB Met Life	Mera Term Plan Plus	80	50	13,452	11,328	98.2
SBI Life	eShield Next	100	70	17,495	14,654	97.1
TATA AIA Life	Sampoorn Raksha Supreme	100	70	14,868	12,626	98.5

Claim settlement ratio as per data provided by insurer

Source: www.policybazaar.com.

LIC Max Life offers additional 5% discount for 1st year for salaried customers; \*Whole life available only on limited pay option; HDFC whole is available only in limited payterm(LifeProtect) & Limited+Single payterm(Income Plus); SBI eShield Next plan whole life is available only in limited pay with above age 45yrs NA: Not Available

**ONLINE**



No.	Publication/Portal	Headline	Date
1.	India Education Diary	<a href="#">Insurance Claim Of J&amp;K Bank Customer Settled Swiftly</a>	Apr 01, 2023
2.	Inventiva	<a href="#">Top 15 Best Insurance companies in India 2023</a>	Apr 10, 2023
3.	Mint	<a href="#">Annuity in NPS: How to choose the right annuity for a regular income?</a>	Apr 11, 2023
4.	India Education Diary	<a href="#">PNB MetLife Survey Finds More Than A Third Of Indian Parents Misjudge The Cost Of Their Child's Education</a>	Apr 14, 2023
5.	Digital Journal	<a href="#">India Life Insurance Market Analysis: Identifying Opportunities and Challenges 2030</a>	Apr 19, 2023
6.	The Week	<a href="#">HDFC Life Elevates Niraj Shah as Executive Director and Chief Financial Officer</a>	Apr 27, 2023



<b>Publication :</b> India Education Diary	<b>Edition :</b> Online
Date : Apr 01, 2023	Headline: <a href="#">Insurance Claim Of J&amp;K Bank Customer Settled Swiftly</a>



**NATIONAL NEWS**

### Insurance Claim Of J&K Bank Customer Settled Swiftly

By India Education Diary ... — On Apr 1, 2023

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SRINAGAR : In a swift settlement of an insurance claim under Met Loan and Life Suraksha (MLLS) segment, PNB-MetLife – J&K Bank’s Life Insurance Partner – gave a cheque on Thursday amounting to Rs 35.85 Lacs to legal heir of Bank’s recently passed-away customer Vinod Kumar.

<b>Publication :</b> Inventiva	<b>Edition :</b> Online
Date : Apr 10, 2023	Headline: <a href="#">Top 15 Best Insurance companies in India 2023</a>



## Top 15 Best Insurance companies in India 2023

Best Insurance in India

shreyakhatri · April 10, 2023 · 0 · 3,196 · 11 minutes read

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Insurance is a financial product or arrangement between an individual or a business (the insured) and insurance companies (the insurer) where the insurer agrees to compensate the insured for any financial losses or damages incurred due to specific events or risks in exchange for regular premium payments.



<b>Publication :</b> Mint	<b>Edition :</b> Online
Date : Apr 11, 2023	Headline: <a href="#">Annuity in NPS: How to choose the right annuity for a regular income?</a>

**mint**

## **Annuity in NPS: How to choose the right annuity for a regular income?**

4 min read . Updated: 11 Apr 2023, 05:44 PM IST

**Sreekanth Nadella**



*An annuity provides a regular income (it could be monthly, quarterly, annual, etc) at a specified rate for a specified period chosen by the subscriber.*

*Annuity means fixed sum of money paid to a subscriber at a set frequency for the rest of their life.*

<b>Publication :</b> India Education Diary	<b>Edition :</b> Online
<b>Date :</b> Apr 14, 2023	Headline: <a href="#">PNB MetLife Survey Finds More Than A Third Of Indian Parents Misjudge The Cost Of Their Child's Education</a>

## PNB MetLife Survey Finds More Than A Third Of Indian Parents Misjudge The Cost Of Their Child's Education

By India Education Diary... — On Apr 14, 2023



**Mumbai :** As families across India grapple with rising costs, a new survey by PNB MetLife and Nielsen IQ revealed parents are spending up to INR 5.30 lacs a year on their children's education and extracurricular activities and are even willing to sacrifice their lifestyles to pay for it.

The research, titled 'Financial Planning in the Era of Rising Education Cost', explores the needs, influences and barriers for parents planning their children's education was conducted in April 2023.

According to the survey, while more than half (55%) of surveyed parents said saving for their children's education was their top financial priority, close to 30% have yet to start planning.

Additionally, 67% of the parents surveyed expressed a strong concern about accumulating funds required for their child's education, citing cost increases on account of inflation and fears of an economic slowdown threatening their income stream. Even among those who have invested in an education plan, 72% of the parents are worried if it can meet future financial requirements, highlighting the need for a more comprehensive insurance product that can safeguard a child's education needs even in the scenario of the loss of one or both parents.

Publication : Digital Journal	Edition : Online
Date : Apr 19, 2023	Headline: <a href="#">India Life Insurance Market Analysis: Identifying Opportunities and Challenges 2030</a>

## DIGITAL JOURNAL

# India Life Insurance Market Analysis: Identifying Opportunities and Challenges 2030

PRESS RELEASE

Published April 19, 2023

**Newsmantraa**

The recent analysis by Quadintel on the **India Life Insurance Market Report 2023** revolves around various aspects of the market, including characteristics, size and growth, segmentation, regional and country breakdowns, competitive landscape, market shares, trends, strategies, etc. It also includes COVID-19 Outbreak Impact, accompanied by traces of the historic events. The study highlights the list of projected opportunities, sales and revenue on the basis of region and segments. Apart from that, it also documents other topics such as manufacturing cost analysis, Industrial Chain, etc. For better demonstration, it throws light on the precisely obtained data with the thoroughly crafted graphs, tables, Bar & Pie Charts, etc.

**Get a report on India Life Insurance Market' (Including Full TOC, 100+ Tables & Figures, and charts). –Covers Precise Information on Pre & Post COVID-19 Market Outbreak by Region**

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1. India Smart Light Trends and Future
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4. India Mutual Fu Projections and 2030

<b>Publication :</b> The Week	<b>Edition :</b> Online
Date : Apr 27, 2023	Headline: <a href="#">HDFC Life Elevates Niraj Shah as Executive Director and Chief Financial Officer</a>

**THEWEEK**

## HDFC Life Elevates Niraj Shah as Executive Director and Chief Financial Officer

*PTI* | Updated: April 27, 2023 18:02 IST

Mumbai, Maharashtra, India (NewsVair)

HDFC Life, one of India's leading life insurers, elevated Niraj Shah (DIN: 09516010) as Additional - Whole-time Director (designated as Executive Director & Chief Financial Officer), effective April 26, 2023 for a term of three (3) years, subject to approval of the Shareholders. This has been approved by the Board of Directors, based on the recommendation of the Nomination and Remuneration Committee (NRC).

Niraj has been the Chief Financial Officer (CFO) of HDFC Life since February 2019. He oversees Finance, Product Development, and Process Excellence. He has over two decades of experience in financial services, primarily in life insurance, corporate finance advisory and audit. Prior to joining HDFC Life, he was associated with PNB MetLife, ICICI Prudential Life, EY and BNP Paribas. He also serves as a non-executive Director of HDFC Pension Management Company Limited.

He holds a Post Graduate Diploma in Management from the Indian Institute of Management, Bangalore and is a member of the Institute of Chartered Accountants of India.