



# Media Coverage Report

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# WIRE



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### **PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer**

Kolkata, Aug 16 (UNI) PNB MetLife, one of India's leading private life insurance companies, has appointed Asha Murali as Chief Actuary and Products Officer.

Asha will also be the Appointed Actuary of the company. She will report to the MD & CEO, Ashish Kumar Srivastava.

Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

On the appointment, Ashish Kumar Srivastava, MD & CEO, PNB MetLife, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto

of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Asha joins PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. In the past, she has been part of the working group set up by the IRDAI on new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India.

She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

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## পিএনবি মেট লাইফের গ্রাহকদের বোনাস

নিজস্ব প্রতিনিধি : পিএনবি-র মেট লাইফ ইন্ডিয়া ইনসিওরেন্স কোম্পানি পলিসি গ্রাহকদের জন্য ৫৩২ টাকার বোনাস ঘোষণা করল। প্রতিবছর এই সংস্থা পলিসি গ্রাহকদের জন্য বোনাস ঘোষণা করেন। গত বছরের তুলনায় এ বছর বোনাসের পরিমাণ ৭% বাড়ানো হয়েছে। এই সংস্থায় রয়েছে ৪.৬ লাখ গ্রাহক। যাঁরা চলতি বছরের ৩১ মার্চের মধ্যে পলিসি করেছেন এই সংস্থায় তাঁদেরকে বোনাস দেওয়া হবে। পলিসি বিক্রি করে সংস্থা যা আয় করেছে সেই টাকাই গ্রাহকদের বোনাস হিসাবে দেওয়া হবে। পিএনবি মেট লাইফের সিইও ও ম্যানেজিং

ডিরেক্টর আশিসকুমার শ্রীবাস্তব জানান, গ্রাহকরা যাতে তাঁদের ভবিষ্যৎকে সুরক্ষিত রাখতে পারেন তার ব্যবস্থাই করবে এই সংস্থা। এখন গ্রাহকদের কল্যাণ ও স্বাস্থ্যের দিকটা দেখাই আমাদের একমাত্র লক্ষ্য। আমাদের এই বোনাস গ্রাহকদের জীবনের নানা ক্ষেত্রে সমস্যা সমাধানে সাহায্য করবে। এই সংস্থা শিক্ষা, পরিবারের সুরক্ষা, জমানো টাকা ও অবসরকালীন সুবিধার ক্ষেত্রে অনেকদিন ধরেই গুরুত্ব দিয়ে আসছে। এই সংস্থার নানা 'বিমা পলিসি' তৈরি করা হয়েছে গ্রাহকদের ওইসব জরুরি বিষয়ের কথা মাথায় রেখে।

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## PV Sindhu's brand value set to soar post Olympic medal win

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**P**V. Sindhu may have won the bronze in Tokyo, but she's certainly struck gold back home.

The ace shuttler, the first Indian woman to win two Olympic medals, is likely to see a surge in her brand endorsement fee and value, said sports marketing executives.

Sindhu, who had won a silver in the 2016 Rio Olympics, could see her annual brand fee go up by more than 60% from ₹1.5-1.8 crore to ₹2-3 crore, they said.

"A few active discussions are going on," said Tuhin Mishra, managing director and co-founder of Baseline Ventures,

which manages her portfolio.

Mishra said Sindhu, 26, has clearly shown that she is a GOAT (Greatest of all time) of Indian sports. "Her medal-winning performance will surely help further add to the market value she commands. However, that's secondary; most importantly, she helps inspire youngsters to dream and break the glass ceiling," he added.

Sindhu currently has 10 deals with a variety of brands, including Bank of Baroda, Bridgestone Tyres, Visa India, Google, real estate firm Pooja Developers, Chinese sports brand Li Ning, Stayfree, PNB MetLife, Sharechat and Vizag Steel.

In 2016, after her Rio success, Sindhu emerged as an overnight favourite for many



Sindhu could see her annual brand fee go up by more than 60% to ₹2-3 crore. AFP

brands and has managed to maintain and expand her brand portfolio because of the popularity she enjoys. According to consultant Duff & Phelps' estimates, Sindhu had about 10

endorsements at the end of 2020, and her brand value was about \$12 million.

"We expect her brand value to increase significantly post her phenomenal success at the Tokyo Olympics. It may be difficult to quantify the increase at this stage. Brands would be looking at this fantastic opportunity to rope her in as a brand ambassador by leveraging her fame with the brand image," said Aviral Jain, managing director, Duff & Phelps—a Kroll business.

Backed by impressive performances across the globe and a strong endorsement portfolio over the years, Sindhu today is the most successful female athlete in India in terms of brand endorsements and presence, Jain said.

"She has been signed on as a brand ambassador for many brands since badminton has a mass appeal, and fans follow her for her expertise, excellence and consistent performance. She has been a persistent, dependable and winning athlete throughout her career, and this attribute is what brands leverage since it's in sync with their product image," he noted.

Ritesh Nath, an independent sports consultant, agreed: "Sindhu already has an extremely rich bag of endorsements in any case, and that is a testimony that she does work for marketers. She has learnt to position and groom herself better in the market."

But although Sindhu is one of India's most successful

female athletes, her brand value is only a fraction of cricketer Virat Kohli's \$237 million. Experts said marketing opportunities have opened up for female athletes only recently due to the growth of social media platforms.

With almost 8 million followers on Instagram, Twitter and Facebook, Sindhu strikes a deep connection with fans, an accomplishment that home-grown social media platform Sharechat and video sharing app Moj are leveraging.

"We believe that she will inspire and encourage our communities to create and engage with the sports content," said Shashank Shekhar, director-content strategy, Moj and ShareChat.

# Find your cover against the elements

'Standard' insurance policies may not be for all. Here, we decipher standard life and health products on offer to give you more clarity



**FOR SPECIFIC DISEASES** Here are two insurance benefit policies in the market: **Contra Rakshak** and **Manah Rakshak**, which pay lump sum amount upon the diagnosis of specific disease post which the policy terminates.

**WANDERING IN**  
The outbreak of Covid-19 has your spread awareness about insurance across all categories, particularly life and health plans, although choosing from among different policies has always been a daunting prospect. To make things easier for the consumer, insurance regulator IRDAI introduced guidelines for 'standard' insurance policies whereby the coverage, cover amount, benefit and riders will remain the same across insurers, including the policy terms – the uniformity making comparison of insurance easier for the policyholder.

The standard policies issued in the wake of IRDAI's initiative include Aranya Sanjivani (death policy), Saral Jeevan Bima (term insurance), Saral Suraksha Bima (personal accident), Contra Rakshak and Manah Rakshak (disease insurance). Standard benefit policies include Contra Rakshak and Manah Rakshak, which provide cover for specific diseases.

But despite the 'standard' tag, the policies may not be all. You will still have to assess factors such as premium, benefits and family needs, ease of onboarding, medical check-up requirements and digital offerings – with variations across insurers.

Here, we seek to break down key standard insurance policies – life and health – to give you, the consumer, more clarity about what's on offer. It could also help that consumers choose a non-standard product may suit you better. Read on to get the full picture.

**Saral Jeevan Bima**  
Saral Jeevan Bima is a paravivanda term cover, which pays the sum insured (SI) to lump sum to the nominee in case of death of policyholder during the policy term. The nominee will receive the higher of 10 times the annualised premium, 100 per cent of all premiums paid or sum date of death, or absolute SI. In the case of single premium policies, higher of either 10 per cent of all premiums paid or absolute SI is payable. As per guidelines, this policy comes with two rider options – accident benefit rider and permanent disability rider.

Unlike other term plans, Saral Jeevan Bima features a waiting period of 45 days from the date of policy commencement. But during this period, death due to accident will be covered. In case of death by reasons other than accident during the waiting period, only the premium received (including tax) will be paid to the nominee. They take term insurance is one of the simplest insurance policies that can be purchased, and standard term cover is the easiest of all to buy to offer easy pure risk protection with no frills attached. At a general rate, it is better to have a term cover than to 10 times your annual income.

Since not many insurers offer Saral Jeevan Bima beyond ₹25 lakh, this policy may suit only low income earners. For others, a regular term plan from insurers could be better.

The advantage with existing term insurance plans is that they are comparatively priced and offer wider cover. Yet, there are bells and whistles with term plan offerings. While all features may not be needed, simple ones with health benefits would be useful.

For instance, the yearly premium on Saral Jeevan Bima offered by ICICI Pru Life, for ₹25 lakh for a 40-year term (10-year-old individual), would

cost ₹12,332 (including GST) while premium on ICICI Pru Life's 'Direct Insure' for the same criteria for ₹25 lakh (minimum SI) works out to ₹8,647 per year (including GST). Additionally, Direct Insure plan comes with waiver of future premiums in case of permanent disability due to accident. Thus, for a wider cover, the premium for the Direct Insure is more than the standard product offered by the insurer.

According to industry experts, not all individuals will be eligible for buying term plan due to lack of income proof, and due to their job profiles. Such individuals are likely to benefit more through Saral Jeevan Bima while others can consider regular policies.

Do note, you should increase your term cover as your income increases. Your debts should also be considered while choosing SI in a term plan so that your funds is not hoisted with repaying them in your absence.

**Saral Suraksha Bima**  
Standard personal accident (PA) policies offered by almost all health and general insurers are specifically designed to cover disabilities, both permanent and temporary. The same coverage are offered as riders in term policies. A PA policy's claim amount depends on the type of impairment, which can be permanent or temporary in nature. The standard PA cover, Saral Suraksha Bima, too works in the same fashion.

The policy pays the entire sum insured to the nominee upon the death of the policyholder due to accident, even if the death due to accident is caused up to 18 months from the date of the accident. Similarly, depending on the impairment (cause due to accident), the insurer pays the SI to the policyholder. For instance, in case of

total permanent disability, 100 per cent of SI payable to the policyholder. Insured is given within 12 months from the date of the accident.

The insurer also offers other riders under this policy – i, temporary disability benefit (where 0.2 per cent of SI per week is paid to the policyholder till he/she goes back to work), hospitalisation expenses payable up to 10 per cent of SI (provided it is due to accident) and a education grant, where up to per cent of SI per child is payable in lump sum, provided the age of the children is not beyond 25 years.

Like other PA policies, standard PA cover also comes with a cumulative bonus where the total amount (per cent up to 50 per cent of SI, for each consecutive year, if the policy is renewed without a break. The sum insured can be ₹1 lakh to ₹1 crore. Our take: PA covers are available as rider or optional cover with term policies as well.

So, if you have opted for accidental rider or accidental disability cover in your term plan, you may skip this cover, whether in the form of the standard Saral Suraksha Bima or standalone policies offered by insurers.

While standard PA cover and other PA covers offered by insurers are similar, you can compare them on SI limits and premium. For instance, in case of standard personal accident cover (PA) with King Life's Contra Rakshak, the premium is ₹2,650 and ₹2.65 per year, respectively (including GST). Note that there is not much difference in premium here.

Now, let's consider accidental death benefit rider of ₹50 lakh with a term cover of ₹50 lakh, i.e., ₹1.5 lakh. For a total premium of ₹1,600 per year (including GST), where the term premium is ₹320 (₹50 lakh cover)

and accidental death rider premium is ₹200.

When you opt for accidental death (and disability) cover as a rider/optional cover with a term policy, you will be paying premium difference, but the difference are not significant.

So, if you have a pure survival term plan without an accident cover as part of it and also have a health policy, you can consider Saral Suraksha Bima (not for PA cover).

**Aranya Sanjivani**  
Aranya Sanjivani covers all hospitalisation expenses as well as all day-care treatments, subject to some conditions.

The standard policy too offers cashless facility to its policyholders, provided hospitalisation is in network hospitals. It also comes with minimum waiting period of 90 days and other disease-specific waiting periods. The policy also offers optamine benefits. (As increase in SI if policyholders have not made any claim in a year).

Our take: While Aranya Sanjivani offers basic coverage, it has two key limitations.

One: it comes with sublimits for some expenses like room rent or ICU expense per day beyond which insurer will not pay. Thus, even if you have a ₹1 lakh cover under this policy, you may still end up paying from your pocket at the time of hospitalisation because of these sub-limits. Second, it has a per cent co-pay clause on all claims. This is the amount the policyholder must bear in case of a claim. Many policies in the market have no sublimits, especially on room rent which plays an important role in your claim amount, and also come with no co-pay at all age categories.

Additionally, other features are offered in these policies, including unlimited extension of ₹1,00,000 per year, no claim bonus, annual (free) health check-up, inflation cover, daily cash allowance, and even OPD coverage.

The case against the standard policy may become more compelling when comparing on premiums. For a ₹1 lakh cover (family floater) in case of Manipal Cygnus. For instance, the premium for Aranya Sanjivani is not to exceed ₹1,125 (including GST). In contrast, the premium for the PNB Health plan (Protect version, Genity Fluency) is ₹1,500 (including GST). PNB Health offers health features including 100 coverage, annual health check-up, health rewards, expert opinion (critical illness), and vaccination benefits. There are no co-pay and sub-limits in this plan.

Though the premium for Aranya Sanjivani may work out cheaper in some cases, it can only act as a basic health cover. You can consider this as an add-on to your existing health policy or go for other standard covers such as Manah Rakshak along with it.

Manah Rakshak, the second vector-borne disease policy, covers against dengue, malaria, filaria, kala-azar, chikungunya, Japanese encephalitis and Zika virus.

Since it's a benefit policy if you are hospitalized for one of the seven vector-borne diseases, you will get the benefit from this policy and can also claim hospital expenses if you land your regular health policy. Do note that insurers including King Alliance General and HRC Ergo offer standalone vector-borne disease cover as well. So it may pay to compare the premiums before signing up for Manah Rakshak.

**What's on offer**

**Saral Jeevan Bima**  
For 10-year individual (male), for ₹25 lakh cover, 40-year policy term, minimum sum insured - ₹50,000

Reliance Life	₹488
ICICI Pru	₹507
ICICI Pru	₹623
IC	₹666
PNB Met Life	₹628
Met Life	₹630
Met Life	₹638

Premium including GST - standard GST (18% term based on SI)

**Standard cover basics**

1st year premium (term insurance)	₹18,647
Aranya Sanjivani (health insurance)	₹1,125
₹50 lakh cover	₹1,500
Saral Suraksha Bima (accident cover)	₹320
₹50 lakh cover	₹1,600

**Aranya Sanjivani vs other health plans**  
For 10-year individual (male), for ₹1 lakh cover, minimum sum insured - ₹50,000

Aditya Birla Health	₹236
Birla Alliance General	₹268
Concordia	₹297
Met Life	₹327
ICICI Pru	₹349
Standard	₹375
Met Life	₹392
SB General	₹398
Saral Suraksha	₹416
Premium including GST - health (10%)	₹53

**Saral Suraksha Bima vs other personal accident plans**  
For 10-year individual (male), for ₹25 lakh cover, minimum sum insured - ₹50,000

Aditya Birla Health	₹323
SB General	₹329
Met Life	₹361
Met Life	₹366
Met Life	₹366
Met Life	₹366
Met Life	₹366
Met Life	₹366
Met Life	₹366
Met Life	₹366
Met Life	₹366



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<b>Life insurance term plan premium</b>			
<b>Male: 30 Years, Sum Insured - ₹1 crore, Cover up to - 70 Years</b>			
<b>Insurance company</b>	<b>Plan name</b>	<b>Maximum cover up to (Years)</b>	<b>Annual premium ₹</b>
LIC OF INDIA	Tech Term^	80	14,122
Aditya Birla Capital	Life Shield Plan	85	12,998
Aegon Life	iTerm Insurance Plan	100	9,114
Bajaj Allianz	Smart Protect Goal	85	10911
Bharti AXA	Premier Protect Plan	75	11092**
Canara HSBC OBC	iSelect Star Term Plan	99	11,605
HDFC Life	Click2Protect Plus	85	12,601
ICICI Prudential	iProtect Smart	99	15628
India First Life	e-Term Plan	80	8,260
Kotak Life Insurance	Kotak e-Term Plan	75	9,558
Max Life insurance	Smart Term Plan	85	11800***
PNB Met Life	Mera Term Plan Plus	99	12,272
Reliance Nippon Life	Digi Term	80	11,012
SBI Life	eShield	80	15,070
TATA AIA Life	Maha Raksha Supreme	100	12,980

^Maximum policy term is 40 years | \*\*Bharti AXA coverage up to 65 for age 30  
\*\*\*Max life offers additional 5% discount for 1st year

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## পিএনবি মেটলাইফ আশা মুরলিকে চিফ অ্যাকচুয়ারী অ্যান্ড প্রোডাক্টস অফিসার হিসেবে নিয়োগ করেছে

১৬ আগস্ট : ভারতের অন্যতম প্রধান বেসরকারি জীবন বীমা কোম্পানি পিএনবি মেটলাইফ আশা মুরলিকে প্রধান অ্যাকচুয়ারী এবং পণ্য কর্মকর্তা হিসেবে নিয়োগ করেছে। আশা কোম্পানির নিয়োগকৃত অ্যাকচুয়ারিও হবে। তিনি এমডি ও সিইও, আশীষ কুমার শ্রীবাস্তবকে রিপোর্ট করবেন আশা কোম্পানির নীতিগত মূল্যায়ন এবং কোম্পানির জন্য ঝুঁকি ও মূলধন কাঠামো শক্তিশালীকরণ এবং বিকাশ সহ কোম্পানির অ্যাকুয়ারিয়াল প্র্যাকটিসগুলির তত্ত্বাবধানের জন্য দায়ী থাকবে। অ্যাকুয়ারিয়াল প্র্যাকটিসের কৌশলগত করার পাশাপাশি, তিনি গ্রাহকদের নতুন এবং ক্রমবর্ধমান চাহিদা পূরণের জন্য নতুন এবং উদ্ভাবনী পণ্য অফার চালু করার ক্ষেত্রে গুরুত্বপূর্ণ ভূমিকা পালন করবেন নিয়োগের বিষয়ে, পিএনবি মেটলাইফের এমডি ও সিইও আশীষ কুমার শ্রীবাস্তব বলেন, “আশা পিএনবি মেটলাইফ পরিবারের অংশ হিসেবে পেয়ে আমরা আনন্দিত। আশা একটি শক্তিশালী ঝুঁকি এবং আর্থিক কাঠামো তৈরি করে আমাদের অ্যাকুয়ারিয়াল প্র্যাকটিসকে আরও শক্তিশালী করতে গুরুত্বপূর্ণ ভূমিকা পালন করবে। বিশেষ করে এই চ্যালেঞ্জিং সময়ে, আমাদের ফ্লকাস্টমার ফাস্ট এর নীতিবাক্যের কথা

মাথায় রেখে তিনি আমাদের প্রোডাক্ট পোর্টফোলিওতে বৃহত্তর বৈচিত্র্য এবং ব্যাপকতা আনতেও গুরুত্বপূর্ণ ভূমিকা রাখবেন। একাধিক ব্যবসা জুড়ে তার অনন্য অভিজ্ঞতা পিএনবি মেটলাইফকে মূল্যবান দৃষ্টিভঙ্গি প্রদান করবে আশা আইসিআইসিআই প্রুডেনশিয়াল লাইফ ইন্স্যুরেন্স কোম্পানি থেকে পিএনবি মেটলাইফে যোগদান করেন এবং

অ্যাকচুয়ারিয়াল, ইনভেস্টমেন্ট এবং অপারেশন ফাংশন জুড়ে শিল্পে ২৫ বছরেরও বেশি অভিজ্ঞতা রয়েছে। অতীতে, তিনি আইআরডিএআই কর্তৃক বীমা চুক্তি (আন্তর্জাতিক আর্থিক প্রতিবেদনের মান) -এ নতুন মানদণ্ডের উপর প্রতিষ্ঠিত ওয়ার্কিং গ্রুপের অংশ ছিলেন এবং বর্তমানে তিনি ইন্ডিয়া ইনস্টিটিউট অফ ইন্ডিয়া ইনস্টিটিউটের।

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## પીએનબી મેટલાઈફ યીફ એક્યુઅરી અને પ્રોડક્ટ્સ ઓફિસર તરીકે આશા મુરલીની નિમણૂક કરી

મુંબઈ, ૧૬ ઓગસ્ટ, ૨૦૨૧: કરશે.

ભારતની ખાનગી જીવન વીમાકંપનીઓ પૈકીની એક પીએનબી મેટલાઈફ યીફ એક્યુઅરી અને પ્રોડક્ટ્સ ઓફિસર તરીકે આશા મુરલીની નિમણૂક કરી છે. આશા કંપનીના નિયુક્ત એક્યુઅરી પણ હશે. તેઓ એમડી અને સીઈઓ આશિષકુમાર શ્રીવાસ્તવને રિપોર્ટ કરશે. આશા કંપનીની એક્યુરીયલ પ્રેક્ટિસ પર નજર રાખવા માટે જવાબદાર રહેશે, જેમાં પોલિસીનું મૂલ્યાંકન તથા કંપની માટે જોખમ અને મૂડીના માળખાને વિકસાવવાની કામગીરી સામેલ છે. એક્યુરિયલ પ્રેક્ટિસ પર વ્યૂહરચના બનાવવા ઉપરાંત તેઓ ગ્રાહકોની નવી અને બદલાતી જરૂરિયાતો પૂર્ણ કરવા નવી અને ઈનોવેટિવ પ્રોડક્ટ પ્રસ્તુત કરવામાં મહત્વપૂર્ણ ભૂમિકા અદા

આ નિમણૂક પર પીએનબી મેટલાઈફના એમડી અને સીઈઓ આશિષકુમાર શ્રીવાસ્તવે કહ્યું હતું કે, “અમને આશાને પીએમબી મેટલાઈફ ફેમિલીમાં સામેલ કરવાની ખુશી છે. આશા મજબૂત જોખમ અને નાણાકીય માળખું ઊભું કરીને અમારી એક્યુરીઅલ પ્રેક્ટિસને વધારે મજબૂત કરવામાં મહત્વપૂર્ણ ભૂમિકા ભજવશે. તેઓ અમારા “ગ્રાહકને કેન્દ્ર”માં રાખવાના સિદ્ધાંતને ધ્યાનમાં રાખીને અમારા પ્રોડક્ટ પોર્ટફોલિયોને વિવિધતાસભર અને સંપૂર્ણ બનાવવામાં ચાવીરૂપ ભૂમિકા પણ ભજવશે, ખાસ કરીને હાલના પડકારજનક ગાળામાં. વિવિધ વ્યવસાયોમાં તેમનો અનુભવ પીએનબી મેટલાઈફ માટે કિંમતી પુરવાર થશે.”

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## पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

हिन्दुस्तान एक्सप्रेस

**मुंबई।** देश की प्रमुख निजी जीवन बीमा कंपनियों में से एक पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्जुअरी भी होंगी। वे एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगी। आशा कंपनी के एक्जुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्जुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक होंगी। उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, ह्यहहम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्जुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान ह्यसबसे पहले ग्राहकहू के हमारे आदर्श वाक्य को ध्यान में रखते हुए। निश्चित तौर पर, विभिन्न व्यवसायों में उनके अनूठे अनुभव पीएनबी मेटलाइफ को मूल्यवान परिप्रेक्ष्य प्रदान करेंगे। आशा आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस कंपनी से पीएनबी मेटलाइफ में शामिल हुईं और उन्हें एक्जुअरिअल, निवेश और संचालन कार्यों में फैले उद्योग में 25 से अधिक वर्षों का अनुभव है। वे बीमा अनुबंधों (अंतरराष्ट्रीय वित्तीय रिपोर्टिंग मानकों) से संबंधित नए मानक पर आईआरडीएआई द्वारा स्थापित कार्य समूह का हिस्सा रही हैं और वर्तमान में इंस्टीट्यूट ऑफ एक्जुअरीज ऑफ इंडिया के जीवन बीमा संबंधी सलाहकार समूह की सदस्य हैं। वह इंस्टीट्यूट ऑफ एक्जुअरीज ऑफ इंडिया और इंस्टीट्यूट और फैकल्टी ऑफ एक्जुअरीज की फेलो सदस्य हैं।



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## पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

बिजनेस रेमेडीज/मुंबई

देश की प्रमुख निजी जीवन बीमा कंपनियों में से एक पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्जुअरी भी होंगे। वे एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगे।

आशा कंपनी के एक्जुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होंगे, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्जुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक



होंगे। उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा कि हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्जुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान 'सबसे पहले ग्राहक' के हमारे

आदर्श वाक्य को ध्यान में रखते हुए। निश्चित तौर पर विभिन्न व्यवसायों में उनके अनूठे अनुभव पीएनबी मेटलाइफ को मूल्यवान परिप्रेक्ष्य प्रदान करेंगे।

आशा आईसीआईसीआई फ्रंटेशियल लाइफ इंश्योरेंस कंपनी से पीएनबी मेटलाइफ में शामिल हुईं और उन्हें एक्जुअरिअल, निवेश और संचालन कार्यों में फैले उद्योग में 25 से अधिक वर्षों का अनुभव है। वे बीमा अनुबंधों (अंतरराष्ट्रीय वित्तीय रिपोर्टिंग मानकों) से संबंधित नए मानक पर आईआरडीएआई द्वारा स्थापित कार्य समूह का हिस्सा रही हैं और वर्तमान में इंस्टीट्यूट ऑफ एक्जुअरीज ऑफ इंडिया के जीवन बीमा संबंधी सलाहकार समूह की सदस्य हैं। वह इंस्टीट्यूट ऑफ एक्जुअरीज ऑफ इंडिया और इंस्टीट्यूट और फैकल्टी ऑफ एक्जुअरीज की फेलो सदस्य हैं।

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Date: August 17, 2021	Page: 05

## पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

मुंबई, (एजेंसी)। देश की प्रमुख निजी जीवन बीमा कंपनियों में से एक पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्जुअरी भी होंगी। वे एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगी। आशा कंपनी के एक्जुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होंगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्जुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक होंगी। उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, "हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्जुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान 'सबसे पहले ग्राहक' के हमारे आदर्श वाक्य को ध्यान में रखते हुए। निश्चित तौर पर विभिन्न व्यवसायों में उनके अनूठे अनुभव पीएनबी मेटलाइफ को मूल्यवान परिप्रेक्ष्य प्रदान करेंगे। आशा आईसीआईसीआई फ्रैंडशिपल लाइफ इंश्योरेंस कंपनी से पीएनबी मेटलाइफ में शामिल हुईं और उन्हें एक्जुअरिअल, निवेश और संचालन कार्यों में फैले उद्योग में 25 से अधिक वर्षों का अनुभव है। वे बीमा अनुबंधों (अंतरराष्ट्रीय वित्तीय रिपोर्टिंग मानकों) से संबंधित नए मानक पर आईआरडीएआई द्वारा स्थापित कार्य समूह का हिस्सा रही हैं और वर्तमान में इंस्टीट्यूट ऑफ एक्जुअरीज ऑफ इंडिया के जीवन बीमा संबंधी सलाहकार समूह की सदस्य हैं।

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## पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

■ जलतेदीप, प्रेवि, मुंबई



देश की प्रमुख निजी जीवन बीमा कंपनियों में से एक पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्जुअरी भी होंगी। वे एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगी। आशा कंपनी के एक्जुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होंगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्जुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक होंगी। उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, "हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण

करके हमारी एक्जुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान 'सबसे पहले ग्राहक' के हमारे आदर्श वाक्य को ध्यान में रखते हुए। निश्चित तौर पर विभिन्न व्यवसायों में उनके अनूठे अनुभव पीएनबी मेटलाइफ को मूल्यवान परिप्रेक्ष्य प्रदान करेंगे।" आशा आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस कंपनी से पीएनबी मेटलाइफ में शामिल हुईं और उन्हें एक्जुअरिअल, निवेश और संचालन कार्यों में फैले उद्योग में 25 से अधिक वर्षों का अनुभव है। वे बीमा अनुबंधों (अंतरराष्ट्रीय वित्तीय रिपोर्टिंग मानकों) से संबंधित नए मानक पर आईआरडीएआई द्वारा स्थापित कार्य समूह का हिस्सा रही हैं और वर्तमान में इंस्टीट्यूट ऑफ एक्जुअरीज ऑफ इंडिया के जीवन बीमा संबंधी सलाहकार समूह की सदस्य हैं।

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**પીએનબી મેટલાઇફ ચીફ એક્ઝ્યુ-  
અરી અને પ્રોડક્ટ્સ ઓફિસર  
તરીકે આશા મુરલીની નિમણૂક કરી  
મુંબઈ, તા.૧૬**

ભારતની ખાનગી જીવન વીમાકંપનીઓ પૈકીની એક પીએનબી મેટલાઇફ ચીફ એક્ઝ્યુઅરી અને પ્રોડક્ટ્સ ઓફિસર તરીકે આશા મુરલીની નિમણૂક કરી છે. તેઓ એમડી અને સીઈઓ આશિષકુમારશ્રીવાસ્તવને રિપોર્ટ કરશે. આશા કંપનીની એક્ઝ્યુરીયલ પ્રેક્ટિસ પર નજર રાખવા માટે જવાબદાર રહેશે, જેમાં પોલિસીનું મૂલ્યાંકન તથા કંપની માટે જોખમ અને મૂડીના માળખાને વિકસાવવાની કામગીરી સામેલ છે. એક્ઝ્યુરિયલ પ્રેક્ટિસ પર વ્યૂહરચના બનાવવા ઉપરાંત તેઓ ગ્રાહકોની નવી અને બદલાતી જરૂરિયાતો પૂર્ણ કરવા નવી અને ઈનોવેટિવ પ્રોડક્ટ પ્રસ્તુત કરવામાં મહત્વપૂર્ણ ભૂમિકા અદા કરશે. આશા મજબૂત જોખમ અને નાણાકીય માળખું ઊભું કરીને અમારી એક્ઝ્યુરીઅલ પ્રેક્ટિસને વધારે મજબૂત કરવામાં મહત્વપૂર્ણ ભૂમિકા ભજવશે.



<b>Publication: Echo Of India</b>	<b>Edition: Kolkata</b>
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## PNB MetLife appoints new members

**KOLKATA, AUG 17/--/** PNB MetLife has appointed Asha Murali as Chief Actuary and Products Officer. Asha will also be the Appointed Actuary of the company. She will report to the MD & CEO, Ashish

Kumar Srivastava. Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the

company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs. (EOIC)

<b>Publication: Aaj</b>	<b>Edition: Lucknow</b>
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## आशा मुरली पीएनबी मेटलाइफ की सीएपीओ

मुम्बई। पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर (सीएपीओ) नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्जुअरी भी होंगी और एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगी। आशा कंपनी के एक्जुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्जुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट आफरिंग पेश करने में सहायक होंगी।

<b>Publication: Rashtriya Prastavana</b>	<b>Edition: Lucknow</b>
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## पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

लखनऊ। देश की प्रमुख निजी जीवन बीमा कंपनियों में से एक पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्जुअरी भी होंगी। वे एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगी। आशा कंपनी के एक्जुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्जुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक होंगी। उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, "हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्जुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान 'सबसे पहले ग्राहक' के हमारे आदर्श वाक्य को ध्यान में रखते हुए।

<b>Publication: Prabhat Bhedi</b>	<b>Edition: Lucknow</b>
Date: August 19, 2021	Page: 07

## पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

प्रभात भेदी नेटवर्क

लखनऊ। देश की प्रमुख निजी जीवन बीमा कंपनियों में से एक पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्जुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्जुअरी भी होंगी। वे एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगी। आशा कंपनी के एक्जुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है।

एक्जुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक होंगी। उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, “हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्जुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी।

वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान ‘सबसे पहले ग्राहक’ के हमारे आदर्श वाक्य को ध्यान में रखते हुए।

Publication: Suryakaal	Edition: Ahmedabad
Date: August 20, 2021	Page: 02

## પીએનબી મેટલાઈફે ચીફ એક્ઝ્યુઅરી અને પ્રોડક્ટ્સ ઓફિસર તરીકે આશા મુરલીની નિમણૂક કરી

મુંબઈ, ગુરુવાર

ભારતની ખાનગી જીવન વીમાકંપનીઓ પૈકીની એક પીએનબી મેટલાઈફે ચીફ એક્ઝ્યુઅરી અને પ્રોડક્ટ્સ ઓફિસર તરીકે આશા મુરલીની નિમણૂક કરી છે. આશા કંપનીના નિયુક્ત એક્ઝ્યુઅરી પણ હશે. તેઓ એમડી અને સીઈઓ આશિષકુમાર શ્રીવાસ્તવને રિપોર્ટ કરશે.

આશા કંપનીની એક્ઝ્યુરીયલ પ્રેક્ટિસ પર નજર રાખવા માટે જવાબદાર રહેશે, જેમાં પોલિસીનું મૂલ્યાંકન તથા કંપની માટે જોખમ અને મૂડીના માળખાને વિકસાવવાની કામગીરી સામેલ છે. એક્ઝ્યુરિયલ પ્રેક્ટિસ પર વ્યૂહરચના બનાવવા ઉપરાંત તેઓ ગ્રાહકોની નવી અને બદલાતી જરૂરિયાતો પૂર્ણ કરવા નવી અને ઈનોવેટિવ પ્રોડક્ટ પ્રસ્તુત કરવામાં મહત્વપૂર્ણ

ભૂમિકા અદા કરશે.

આ નિમણૂક પર પીએનબી મેટલાઈફના એમડી અને સીઈઓ આશિષકુમાર શ્રીવાસ્તવે કહ્યું હતું કે, “અમને આશાને પીએમબી મેટલાઈફ ફેમિલીમાં સામેલ કરવાની ખુશી છે.

આશા મજબૂત જોખમ અને નાણાકીય માળખું ઊભું કરીને અમારી એક્ઝ્યુરીઅલ પ્રેક્ટિસને વધારે મજબૂત કરવામાં મહત્વપૂર્ણ ભૂમિકા ભજવશે. તેઓ અમારા “ગ્રાહકને કેન્દ્ર”માં રાખવાના સિદ્ધાંતને ધ્યાનમાં રાખીને અમારા પ્રોડક્ટ પોર્ટફોલિયોને વિવિધતાસભર અને સંપૂર્ણ બનાવવામાં ચાવીરૂપ ભૂમિકા પણ ભજવશે, ખાસ કરીને હાલના પડકારજનક ગાળામાં. વિવિધ વ્યવસાયોમાં તેમનો અનુભવ પીએનબી મેટલાઈફ માટે કિંમતી પુરવાર થશે.”

અ ા શ ા

આઈસીઆઈસીઆઈ યુરેન્શિયલ લાઈફ ઈન્સ્યોરન્સમાંથી પીએનબી મેટલાઈફમાં જોડાયા છે અને એક્ઝ્યુરિયલ, ઈન્વેસ્ટમેન્ટ અને ઓપરેશન કામગીરી સહિત ઉદ્યોગમાં ૨૫ વર્ષથી વધારેનો બહોળો અનુભવ ધરાવે છે. અગાઉ તેઓ ઈરડાએ વીમા કરારો (ઈન્ટરનેશનલ ફાઈનાન્શિયલ રિપોર્ટિંગ સ્ટાન્ડર્ડ્સ) પર નવા ધારાધોરણો સ્થાપિત કરવા બનાવેલા વર્કિંગ ગ્રૂપનો ભાગ હતા અને અત્યારે લાઈફ ઈન્સ્યોરન્સ ઓફ ધ ઈન્સ્ટિટ્યૂટ ઓફ એક્ઝ્યુઅરીઝ ઓફ ઈન્ડિયાના સલાહકાર જૂથના સભ્ય છે. તેઓ ઈન્સ્ટિટ્યૂટ ઓફ એક્ઝ્યુઅરીઝ ઓફ ઈન્ડિયા અને ઈન્સ્ટિટ્યૂટ ઓફ ફેકલ્ટી ઓફ એક્ઝ્યુઅરીઝના ફેલો મેમ્બર છે.



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Date: August 21, 2021	Page: 4

# Govt notifies changes to FEMA

To ensure that private banks having insurance JV do not breach 74% FDI cap

**SHISHIR SINHA**

NEW DELHI, AUGUST 20

The Finance Ministry has made changes to the Foreign Exchange Management Act (FEMA) regulations to ensure that private banks having joint venture or subsidiary in the insurance sector do not breach the 74 per cent cap on FDI.

## Investment limit

Earlier this year, the government enacted a legislation to allow foreign investment limit to 74 from 49 per cent, along with foreign ownership and control with safeguards. Similarly, private banks have foreign investment limit of 74 per cent, but with a condition that no shareholder, irrespective of the shareholding, will have more than 15 per cent of the total voting right.

A notification issued by the

Economic Affairs Department of the Finance Ministry said that the application for FDI in private banks having joint venture or subsidiary in insurance sector may be addressed to the RBI for consideration, in consultation with the Insurance Regulatory and Development Authority of India (IRDAI). This needs to be done to ensure that foreign investment limit in insurance is not breached.

## Conditions attached

The notification also provided for maintaining conditions attached with foreign investment in insurance sector. One such condition was that for a bank to act as an insurance intermediary, the foreign equity investment caps applicable in that sector would continue to apply. The said entity will also have to see that revenue from



the primary business must remain above 50 per cent of their total revenues in any financial year.

Officials say there could be a situation where the private bank is controlled by Indian residents and its insurance business by a foreign company. As on date, many of the private sector banks have tie-ups with foreign entities for insurance business - ICICI Bank has a tie up with Prudential while PNB has partnered with MetLife.

The RBI guidelines do not permit banks to undertake in-

surance business with risk participation departmentally; they can do so only through a subsidiary or joint venture set up for the purpose.

Now, if a bank plans to set up such a subsidiary to undertake insurance business with risk participation, it will have to fulfil certain conditions - the net worth of the bank should not be less than ₹1,000 crore, Capital Adequacy Ratio should not be less than 10 per cent, NPA should not be more than 3 per cent, and should have been profitable for the last three consecutive years.

"It should also be ensured that risks involved in the insurance business do not get transferred to the bank, and that the banking business does not get contaminated by risks that may arise from the insurance business. There should be an 'arm's length' relationship between the bank and the insurance outfit," according to RBI norms.

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<b>Date August 22, 2021</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 (yrs)	Max policy term (yrs)	Annual Premium (₹) incl of GST		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Sun Life	DigiShield Plan	80	55	12,744	10,738	98.0
Aegon Life	iTerm Insurance Plan	70	52	9,570	9,380	98.0
Bajaj Allianz	Smart Protect Goal	99*	81	11,211	9,584	98.5
Bharti AXA	Premier Protect Plan	75	57	11,092	9,794	97.4
Canara HSBC OBC Life	iSelect Star Term Plan	80	62	12,552	10,771	98.1
Edelweiss Tokio Life	Zindgi+	80	62	11,223	9,078	95.8
Exide Life	Smart Term Edge Comprehensive	60	30	14,568	12,925	98.2
HDFC Life	C2PL Life Protect	85	67	13,352	12,016	99.1
ICICI Prudential Life	iProtect Smart	99	81	15,628	13,786	97.9
India First Life	e-Term Plan	70	40	10,148	8,614	96.8
Kotak Life	Kotak e-Term Plan	75	57	11,918	10,266	98.5
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life	Smart Secure Plus	85	67	12,238	10,221	99.2
PNB Met Life	Mera Term Plan Plus	99	81	12,272	10,384	98.2
SBI Life	eShield	80	62	15,070	12,898	94.5
TATA AIA Life	Sampoorn Raksha Supreme	100*	82	13,098	11,092	99.1

Claim settlement ratio as per data provided by insurer  
 Max Life offers additional 5% discount for 1st year for salaried customers; \*Bajaj whole life available only on limited pay option; NA: Not Available  
 Source: www.policybazaar.com, LIC

# ONLINE





No.	Publication/Portal	Headline	Date
19	HR Katha	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 16, 2021
20	Asia Insurance Post	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 16, 2021
21	Insurance Alertsss	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 16, 2021
22	HR Shorts	<a href="#">PNB MetLife Names Asha Murali As Chief Actuary And Products Officer</a>	August 16, 2021
23	Biztech News	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 16, 2021
24	City Air News	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 16, 2021
25	ET HR World	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 17, 2021
26	BW People	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 17, 2021
27	CNBC TV 18	<a href="#">IPO Corner: Here's all the latest news from IPO-bound train of Indian startups</a>	August 17, 2021
28	Business Insider	<a href="#">Will the brandverse give equal attention to all medalists of Tokyo Olympics or will PV Sindhu be the biggest gainer?</a>	August 17, 2021
29	Human Capital Online	<a href="#">PNB MetLife Names Asha Murali As Chief Actuary And Products Officer</a>	August 17, 2021
30	The Public Side	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 30, 2021

31	Society News	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 30, 2021
32	India Samachar Tv	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 30, 2021
33	Patrika Jagat	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 30, 2021
34	The News Strike	<a href="#">PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer</a>	August 30, 2021

<b>Publication : HR Katha</b>	<b>Edition : Online</b>
Date : August 16, 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer



## **PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer**

*Asha joins PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions.*

PNB MetLife, one of India's leading private life insurance companies, has appointed Asha Murali as Chief Actuary and Products Officer. Asha will also be the Appointed Actuary of the company. She will report to the MD & CEO, Ashish Kumar Srivastava.

Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

On the appointment, Ashish Kumar Srivastava, MD & CEO, PNB MetLife, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Asha joins PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. In the past, she has been part of the working group set up by the IRDAI on new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India. She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

Publication : Asia Insurance Post	Edition : Online
Date : August 16, 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer

### **PNB MetLife appoints Asha Murali as its Chief Actuary**

PNB MetLife has appointed Asha Murali as Chief Actuary, Products Officer and appointed actuary of the company.

Asha has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

Publication : Insurance Alertsss	Edition : Online
Date : August 16, 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer



#### **PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer**

Mumbai: PNB MetLife, one of India's leading private life insurance companies, has appointed Asha Murali as Chief Actuary and Products Officer. Asha will also be the Appointed Actuary of the company. She will report to the MD & CEO, Ashish Kumar Srivastava.

Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

On the appointment, Ashish Kumar Srivastava, MD & CEO, PNB MetLife, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Asha joins PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. In the past, she has been part of the working group set up by the IRDAI on new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India. She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

Publication : HR Shorts	Edition : Online
Date : August 16, 2021	Headline: PNB MetLife Names Asha Murali As Chief Actuary And Products Officer

HRshorts



### **Asha Murali joins PNB MetLife as Chief Actuary & Products Officer**

PNB MetLife on Monday announced the appointment of Asha Murali as Chief Actuary and Products Officer. She will report to the MD & CEO, Ashish Kumar Srivastava. Additionally, Murali will also be the appointed Actuary of the company. In this role, Murali will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company, according to a statement.

— Read More at *EconomicTimes*

16th August'21

<b>Publication : Biztech News</b>	<b>Edition : Online</b>
Date : August 16, 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer



## PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer

 BizTech News  August 16, 2021 

PNB MetLife has appointed Asha Murali as Chief Actuary and Products Officer. Asha will also be the Appointed Actuary of the company. She will report to the MD & CEO, Ashish Kumar Srivastava.

Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

On the appointment, Ashish Kumar Srivastava, MD & CEO, PNB MetLife, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Asha joins PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. In the past, she has been part of the working group set up by the IRDAI on new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India. She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

<b>Publication : City Air News</b>	<b>Edition : Online</b>
Date : August 16, 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer



## PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer

Chandigarh: PNB MetLife, one of India's leading private life insurance companies, has appointed Asha Murali as Chief Actuary and Products Officer. Asha will also be the Appointed Actuary of the company. She will report to the MD & CEO, Ashish Kumar Srivastava.

Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

On the appointment, Ashish Kumar Srivastava, MD & CEO, PNB MetLife, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Asha joins PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. In the past, she has been part of the working group set up by the IRDAI on new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India. She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

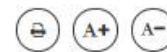


<b>Publication : ET HR World</b>	<b>Edition : Online</b>
Date : August 17, 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer

## Asha Murali joins PNB MetLife as Chief Actuary & Products Officer

*Murali has an experience of over 25 years in the industry spanning across Actuarial, Investment and Operations functions. She joins PNB MetLife from ICICI Prudential Life Insurance Company.*

ETHRWorld • Updated: August 17, 2021, 12:59 IST



*In this role, Murali will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company, according to a statement.*

PNB MetLife on Monday announced the appointment of Asha Murali as Chief Actuary and Products Officer. She will report to the MD & CEO, Ashish Kumar Srivastava.

Additionally, Murali will also be the appointed Actuary of the company.

In this role, Murali will be responsible for overseeing the company's Actuarial practices,

including policy valuation and strengthening and developing the risk and company, according to a statement.

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Publication : BW People	Edition : Online
Date : August 17, 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer



## PNB MetLife Names New Chief Actuary And Products Officer

 Like

*Earlier, Asha Murali was associated with ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry*

India's leading private life insurance, PNB MetLife announces the appointment of Asha Murali as Chief Actuary and Products Officer. Asha will also be the Appointed Actuary of the company. She will directly report to the MD & CEO, Ashish Kumar Srivastava.

In her new role, Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

On the appointment, Ashish Kumar Srivastava, MD & CEO, PNB MetLife, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Prior to this last development, Asha was associated with ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. In the past, she has been part of the working group set up by the IRDAI on a new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India.

Publication : CNBC TV 18	Edition : Online
Date : August 17, 2021	Headline:



## IPO Corner: Here's all the latest news from IPO-bound train of Indian startups

API Holdings, the owner of online pharmacy PharmEasy, is considering a listing at Bombay Stock Exchange that could raise as much as \$1 billion, *Bloomberg News* reported. The company, backed by TPG and Temasek, is working with advisers on a potential offering that could take place by March 2022.

The firm plans to file a draft prospectus before the end of October. The health tech platform in June bought a majority stake in Thyrocare Technologies for \$611 million. API Holdings raised about \$420 million in the June funding round valuing the company at about \$4.1 billion, the report added. Deliberations are at an early stage, and details of the offering could still change.

PharmEasy has so far delivered more than 15 million orders from medicine to diagnostic kits to health care products, serving over 5 million families, according to its website.

<b>Publication : Business Insider</b>	<b>Edition : Online</b>
Date : August 17, 2021	Headline:



## Will the brandverse give equal attention to all medalists of Tokyo Olympics or will PV Sindhu be the biggest gainer?

- With one Gold, two silver and four bronze, India recorded its best-ever medal haul at the Tokyo Olympics this year, which ended on Sunday.
- As the Tokyo Olympics came to an end, we talk to experts to find out who will land the most brand endorsement deals, and whether the new players will become as attractive to brands as someone like PV Sindhu.

This year at the Tokyo Olympics, Mirabai Chanu, Neeraj Chopra, Ravi Kumar Dahiya, PV Sindhu, Lovlina Borgohain, Bajrang Punia brought joy to a billion hearts by bringing home one gold, two silver and three bronze medals. India's hockey team also clinched a bronze after 41 years. This was the first time that India has managed to secure seven medals across varied sporting events. India also had the largest contingent ever of 127 athletes travelling to Tokyo who participated in 69 cumulative events across, the highest ever for the country. With this historic win, underrepresented athletes and sports are back in the limelight in the endorsement world.

Indian brands also made sure that they leave no stone unturned in celebrating our athletes and their glorious win. The first athlete to bring back a medal for India this year was 26-year-old weightlifter, Mirabai Chanu. Shortly after her win, she was also offered free pizza for life by Domino's and the brand garnered a lot of attention from the press and the internet for this gesture. Hospitality brand OYO also offered women's hockey team a chance to stay at any of their hotels in India. Apart from that, small start-ups to masters like Amul, brands made the most of our gold-winning moment at the global stage to congratulate Neeraj Chopra, who became independent India's first Olympian to win a medal in athletics/track and field.

<b>Publication : Human Capital Online</b>	<b>Edition : Online</b>
Date : August 17, 2021	Headline: PNB MetLife Names Asha Murali As Chief Actuary And Products Officer

## PNB MetLife Names Asha Murali As Chief Actuary And Products Officer

BY ADMIN | AUG 17 2021

*PNB MetLife has onboarded Asha Murali as its Chief Actuary and Products Officer. She will also be the Appointed Actuary of the company and report to the MD & CEO, Ashish Kumar Srivastava.*

Murali will be responsible for overlooking the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

Ashish Kumar Srivastava, MD & CEO, PNB MetLife, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Murali has joined PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions.

In the past, she has been part of the working group set up by the IRDAI on new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India. She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

<b>Publication : The Public Side</b>	<b>Edition : Online</b>
Date : August 30 , 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer

## The Public Side

### पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्चुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

August 30, 2021



मुंबई, 30 अगस्त, 2021- देश की प्रमुख निजी जीवन बीमा कंपनियों में से एक पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्चुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया है। वे कंपनी की अपॉइंटेड एक्चुअरी भी होंगी। वे एमडी और सीईओ आशीष कुमार श्रीवास्तव को रिपोर्ट करेंगी।

आशा कंपनी के एक्चुअरिअल प्रेक्टिस के देखरेख के लिए जिम्मेदार होंगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्चुअरिअल प्रेक्टिस पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक होंगी।

उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, "हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्चुअरिअल प्रेक्टिस को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान 'सबसे पहले ग्राहक' के हमारे आदर्श वाक्य को ध्यान में रखते हुए। निश्चित तौर पर विभिन्न व्यवसायों में उनके अनूठे अनुभव पीएनबी मेटलाइफ को मूल्यवान परिप्रेक्ष्य प्रदान करेंगे।"

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<b>Publication : The Society News</b>	<b>Edition : Online</b>
Date : August 30 , 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer

## Society News

### पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्चुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

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उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, "हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्चुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान 'सबसे पहले ग्राहक' के हमारे आदर्श वाक्य को ध्यान में रखते हुए। निश्चित तौर पर विभिन्न व्यवसायों में उनके अनूठे अनुभव पीएनबी मेटलाइफ को मूल्यवान परिप्रेक्ष्य प्रदान करेंगे।"

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Publication : India Samachar Tv	Edition : Online
Date : August 30 , 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer



## पीएनबी मेटलाइफ ने आशा मुरली को चीफ एक्चुअरी और प्रोडक्ट्स ऑफिसर नियुक्त किया

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<b>Publication : Patrika Jagat</b>	<b>Edition : Online</b>
Date : August 30 , 2021	Headline: PNB MetLife appoints Asha Murali as Chief Actuary and Products Officer



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▲ Patrika Jagat ● August 30, 2021

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आशा कंपनी के एक्चुअरिअल प्रेक्टिसेज की देखरेख के लिए जिम्मेदार होगी, जिसमें पॉलिसी मूल्यांकन और कंपनी के लिए जोखिम और पूंजी ढांचे को मजबूत करना और विकसित करना शामिल है। एक्चुअरिअल प्रेक्टिसेज पर रणनीति बनाने के साथ, वह ग्राहकों की नई और उभरती जरूरतों को पूरा करने के लिए नए और अभिनव प्रोडक्ट ऑफरिंग पेश करने में सहायक होंगी।

उनकी नियुक्ति पर टिप्पणी करते हुए पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने कहा, "हम आशा मुरली को पीएनबी मेटलाइफ परिवार के हिस्से के रूप में पाकर खुश हैं। आशा एक मजबूत जोखिम और वित्तीय ढांचे का निर्माण करके हमारी एक्चुअरिअल प्रेक्टिसेज को और मजबूत करने में महत्वपूर्ण भूमिका निभाएंगी। वह हमारे उत्पाद पोर्टफोलियो में अधिक विविधता और व्यापकता लाने में भी महत्वपूर्ण भूमिका निभाएंगी, विशेष रूप से इन चुनौतीपूर्ण समय के दौरान 'सबसे पहले ग्राहक' के हमारे आदर्श वाक्य को ध्यान में रखते हुए। निश्चित तौर पर विभिन्न व्यवसायों में उनके अनूठे अनुभव पीएनबी मेटलाइफ को मूल्यवान परिप्रेक्ष्य प्रदान करेंगे।"

आशा आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस कंपनी से पीएनबी मेटलाइफ में शामिल हुईं और उन्हें एक्चुअरिअल, निवेश और संचालन कार्यों में फैले उद्योग में 25 से अधिक वर्षों का अनुभव है। वे बीमा अनुबंधों (अंतरराष्ट्रीय वित्तीय रिपोर्टिंग मानकों) से संबंधित नए मानक पर आईआरडीएआई द्वारा स्थापित कार्य समूह का हिस्सा रही हैं और वर्तमान में इंस्टीट्यूट ऑफ एक्चुअरीज ऑफ इंडिया के जीवन बीमा संबंधी सलाहकार समूह की सदस्य हैं। वह इंस्टीट्यूट ऑफ एक्चुअरीज ऑफ इंडिया और इंस्टीट्यूट ऑफ फैकल्टी ऑफ एक्चुअरीज की फेलो सदस्य हैं।

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**THE NEWS STRIKE**  
VOCAL FOR LOCAL NEWS

## PNB METLIFE APPOINTS ASHA MURALI AS CHIEF ACTUARY AND PRODUCTS OFFICER

**Mumbai, August 30, 2021:** PNB MetLife, one of India's leading private life insurance companies, has appointed Asha Murali as Chief Actuary and Products Officer. Asha will also be the Appointed Actuary of the company. She will report to the MD & CEO, Ashish Kumar Srivastava.

Asha will be responsible for overseeing the company's Actuarial practices, including policy valuation and strengthening and developing the risk and capital framework for the company. Along with strategizing on actuarial practices, she will be instrumental in introducing new and innovative product offerings to meet customers' new and evolving needs.

On the appointment, **Ashish Kumar Srivastava, MD & CEO, PNB MetLife**, said, "We are delighted to have Asha as part of the PNB MetLife family. Asha will play a significant role in further strengthening our actuarial practices by building a robust risk and financial framework. She will also be instrumental in bringing greater diversity and comprehensiveness to our product portfolio, keeping in mind our motto of "Customer First", especially during these challenging times. Her unique array of experiences across multiple businesses will provide valuable perspective to PNB MetLife."

Asha joins PNB MetLife from ICICI Prudential Life Insurance Company and has over 25 years of experience in the industry spanning across Actuarial, Investment and Operations functions. In the past, she has been part of the working group set up by the IRDAI on new standard on Insurance Contracts (International Financial Reporting Standards) and is currently a member of the Advisory Group on Life Insurance of the Institute of Actuaries of India. She is a Fellow member of the Institute of Actuaries of India and the Institute and Faculty of Actuaries.

### About PNB MetLife India Insurance Company Limited

PNB MetLife India Insurance Company Limited (PNB MetLife), one of the leading life insurance companies of India (Source – CRISIL), has as its shareholders MetLife International Holdings LLC. (MIHL), Punjab National Bank Limited (PNB), M. Pallonji and Company Private Limited Jammu & Kashmir Bank Limited (JKB), and other private investors, with MIHL and PNB being the majority shareholders.

For more information, follow us on Twitter @PNBMetLife1, [www.facebook.com/PNBMetLife](http://www.facebook.com/PNBMetLife) or visit [www.pnbmetlife.com](http://www.pnbmetlife.com)

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