

# DISCOVER THE BEST VERSION OF YOURSELF



Scan to explore career opportunities with PNB MetLife or Kindly send in your resume to [careersindia@pnbmetlife.com](mailto:careersindia@pnbmetlife.com) highlighting the position applied for / preferred location / current CTC etc.



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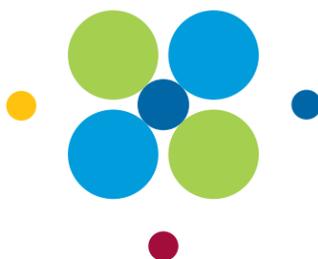
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 IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



PNB MetLife is where your journey to success starts  
**Karo Bade Sapno ki Tayyari**

“ your work  
is going to fill a large part of your life,  
and the only way to be truly satisfied is to  
do what you believe is  
great work  
and the only way to do  
great work  
is to love what you do.”

- Steve Jobs



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## MESSAGE FROM OUR LEADERSHIP TEAM



PNB MetLife is a confluence of strengths of MetLife Inc., a leading global life insurance provider as well as the credibility and reliability of PNB, one of India's oldest and leading nationalized banks. The **“Circle of Life”** need-based approach along with a robust complaint management framework should be our go-to tools for offering customers the best-suited products from our bouquet of solutions, professional training & certifications, unlimited earning opportunities, rewards and recognitions including international travels. By joining the PNB MetLife family, you will open avenues for your financial well-being as well as your personal and professional growth, the opportunities are truly limitless.

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- Sameer Bansal (Chief Distribution Officer)



Becoming a part of PNB MetLife means you are welcomed into a highly diversified, inclusive, supportive and productive community. We empower a strong employee-centric culture by always taking care of our people. I assure you a working environment that will enable you to keep becoming financially stronger, sharpen your skills and keep learning anew, grow without limits in your career and celebrate every success in the best way possible. It is an incredible time to join our family and participate in our ever-evolving aspiration – **‘Karo Bade Sapno Ki Tayyari’**.

We will continue to move the needle towards industry prominence through extraordinary people like you, innovative programs, and flawless execution of our customer experience initiatives.

With opportunities across India, I invite you to take this time to learn more about PNB MetLife, evaluate what we have to offer and see if there is a career path you wish to walk with us.

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- Shishir Aggarwal (Chief Human Resource Officer)

## ABOUT PNB METLIFE

Securing lives since 2001

With its presence in India since 2001, PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India (Source – CRISIL). It 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.



PNB MetLife brings together the financial strength of a leading global life insurance provider, MetLife Inc. and the credibility and reliability of PNB, one of India's oldest and leading nationalized banks.



## PNB METLIFE DISTRIBUTION CHANNELS

Our partners in success

The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.

Success isn't a destination that is reached alone. We have partnered with leading distribution channels to ensure our and their, success. Our trusted distribution channel has increased our market presence multi-fold and helped us celebrate continuous and lasting success.

■ **Punjab National Bank**  
10,500+ Branches

■ **Agency**  
14,800+ Distributors | 110+ Branches

■ **Bancassurance Retail Vertical**  
(Other Bancassurance Channels viz. Jammu & Kashmir Bank, Karnataka Bank, ESAF, Regional Rural Banks & American Express)  
10+ Bank Partners | 6,000+ Branches

■ **Credit Life & Micro Financial Insurance**

■ **Proprietary Sales Force (Direct Business)**

■ **Wholesale (Corporate Agency, Broker & IMF)**  
100+ Partners | 30,000+ Touchpoints

■ **Employee Benefits (Corporate Group Business)**  
Number of Corporates - 650+

■ **Digital (Web Aggregators)**  
15+ Partners

Source: PNB MetLife Annual Report 21-22



# BEST OF BOTH WORLDS



Legacy of 153+ Years

No. 46 on the Fortune 500 List

Strong market position across the globe - USA, Japan, Latin America, Asia Pacific, Europe, Middle East

Globally manages \$642 Billion assets under management



The cornerstone for MetLife Inc. was laid in 1868. Now, with over 150 years of financial and business wisdom, it operates in over 60 countries and has a positive impact around the world. Together with MetLife's expertise and strength, PNB MetLife's own footprint reaches over 15,000+ locations around India.

Source: Company Owned Factsheets, 21-22

It gives us great pride to be associated with one of the most trusted banks in the nation, Punjab National Bank, which has gifted PNB MetLife a footprint across more than 15,000+ locations in India.



125+ years of experience

One of India's largest Public Sector Banks

10,500+ Branches in India

Global business of Rs. 18 Lakh Crore+



Source: Company Owned Factsheets, 21-22



We also have cemented promising partnerships with Jammu & Kashmir Bank Limited (JKB), Karnataka Bank Limited (KBL), ESAF, BBK, and a joint venture with Punjab National Bank (PNB).

## PARTNERSHIPS AND ACHIEVEMENTS

Making it together





Strong business growth of **17% CAGR**  
(In Last 5 Financial Years, Source: PNB MetLife Annual Report 2021-2022)



Managing assets worth **Rs. 32,160 Crore**  
(Dec 31<sup>st</sup>, 2021) Source: Company Owned Factsheets, 2021-2022)



**PNB MetLife**  
 India Insurance Company Limited is one of the leading life insurance companies in India  
(Source: CRISIL)



With great pride, we announced a **Rs. 329 Crore** Bonus  
(Declared in March, 2021. Source: PNB MetLife Annual Report 2020-2021)



**109 Branches**  
(As on March 2022, Source: PNB MetLife Records)



**20+ years** of experience



**18 Lakh+** inforce customers  
(As on March, 2022. Source: PNB MetLife Records)



**7000+** Employee as on April, 2022  
(Source: PNB MetLife Employee Database)



Various **Life Insurance Solutions** for every financial need



Ensuring customer satisfaction with a claim ratio of **98.17%**  
(FY 2020-2021, IRDAI Reported)

# DISTRIBUTION EXCELLENCE -

Cornerstones of success



## Brand & Distribution

Expand reach by increasing distribution presence



## Digitization

End to end digital distribution process



## Customer Centricity

Need-based offerings throughout customers' life stages.  
Aim for zero complaints



## Optimization

Use workforce analytics to optimize distribution levers for efficiency

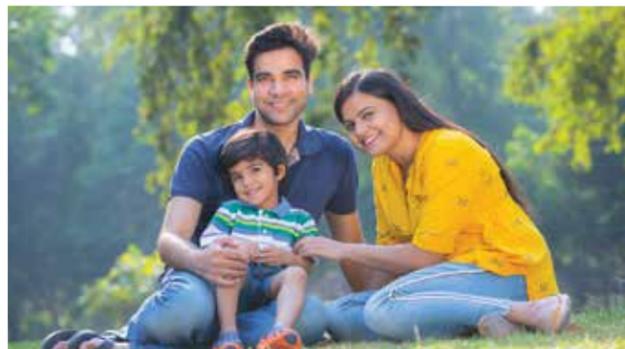




# CIRCLE OF LIFE

Customer centricity at heart

At PNB MetLife, we follow the philosophy of 'Circle of Life' for developing various solutions, which cater to the financial needs of customers at every stage of life. Customer Centricity has been our prime focus and we have amplified our efforts towards simplifying customer journeys by consistently launching new products, innovative customer service initiatives and digitizing our processes for enhanced customer experience. Offering our customers and their loved ones the best-in-class products and services is what encourages us to continuously evolve and innovate.




## Child Education

Our Child Education solution is created to gift your children the brightest future possible so that no dream stays out of their reach




## Family Protection

Our Family Protection solutions are thoughtfully crafted to secure the dreams and milestones of your loved ones




## Long-term Savings

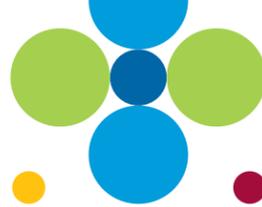
Our Long-term Savings solutions secure your future and help you achieve your financial goals




## Retirement

We help you find the best way to gift yourself financial independence, and live your golden years to the fullest with our retirement solutions

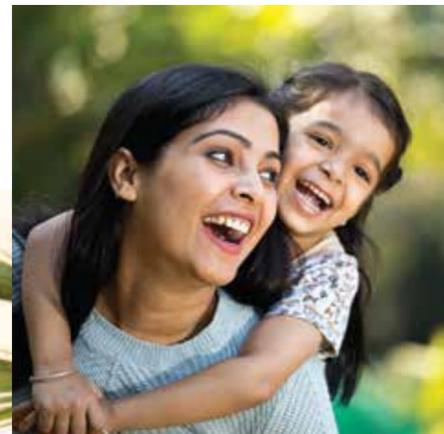




# THE BRAND

Our purpose and brand ambassador

Our Brand Purpose, 'Karo Bade Sapno Ki Tayyari', completely syncs with our customer-centric approach of need-based selling. It creates a long-term relationship with the customer across various life stages and instils a sense of confidence amongst customers to take bold steps towards their ambitions & aspirations. We are enablers to our customers to "Dream Bold".



## OUR BRAND AMBASSADOR

**Smriti Mandhana** is an icon of confident & aspirational India. She represents the Commitment, Security & Trust that we offer through our brand.

**Smriti Mandhana**  
Vice-Captain,  
India Womens Cricket team



# PNB METLIFE SUCCESS PRINCIPLES

With a focus on profitable, equitable future, consistent teamwork, and customer-centricity, our success principles push us all, in the PNB MetLife family, to bring our best to work every single day.

1

## BUILD TOMORROW Innovating, adapting, changing

### Seize the opportunity:

Drive responsible growth and continuous improvement

### Experiment with confidence:

Courageously learn and test new ideas

### Act with urgency:

Demonstrate speed to action with determination



2

## WIN TOGETHER Empowering each other to succeed

### Seek diverse perspectives:

Source ideas and feedback to make informed decisions

### Champion inclusion:

Foster an environment where everyone is valued and heard

### Create alignment:

Partner with others with candour and transparency



3

## OWN IT Delivering results for our customers

### Take responsibility:

Act in pursuit of the right outcomes

### Enable solutions:

Anticipate and address obstacles while managing risks

### Deliver what matters:

Execute meaningful priorities and follow through on commitments



# EMPLOYEE VALUE PROPOSITION

Make your mark with us

## Are you ready to fulfil your highest potential?

Join the PNB MetLife family for a rewarding journey that will help you continuously strive toward evolving and honing your talent.





# EARN

Unlimited opportunities to rise

Make your dreams come true.  
Experience unlimited earning opportunities.



It was 2007 when I walked through the doors of PNB MetLife in a frontline sales position in Kolkata. Today, I oversee the entire portfolio of PNB bancassurance business as Kolkata's Regional Head! In the last 14 years, I have been extremely well-compensated during these years along with generous sales incentives. PNB MetLife has not only helped me with personal growth but also helped me earn rewards, recognition, respect, and social security. This is an excellent organisation to work with, especially for women, as it supports me & my family at every step.

- **Jayita Baksi**, Regional Head, Bancassurance



Attractive incentive pay-out structure



Annual salary increments and promotions



Mobile & local conveyance reimbursement



Opportunities to travel to foreign destinations



I joined the PNB MetLife Family in June 2015, as Assistant Relationship Manager in the 'Met Alternate Sales' in Kolkata. With 6 promotions in the past 6 years, I am the Territory Manager, heading a team of 6 Relationship Managers.

My personal growth has been equally compensated by a 6-fold salary increase. This has helped me acquire an apartment, a car and look after all my family's needs. During this period, I have been lucky to travel to all my dream destinations like Singapore, Barcelona, Australia, Thailand etc.

- **Radha Mukherjee**, Territory Manager, Met Alternate Sales



# LEARN

Through real-life experiences



Digital learning is rapidly developing as an efficient learning strategy across the industry and world. With Pathshala we have been able to bring change in the domain of pedagogical delivery and have introduced flexible, user-friendly, controlled, and adaptive learning for our learners across the organization.



I started my PNB MetLife journey back in 2010 as an Assistant Sales Manager and as of today I am a Cluster Manager. During this period, I have achieved not just monetary rewards but also professional certifications. I have been nominated to enrol with IIM-Kolkata which has given me great exposure and learning.

- **Jyoti Jamar**, Cluster Manager, Agency Sales



Learn, revise, upskill, and grow with a world-class learning platform that will enable you to lead with confidence



Cloud-based learning that's mobile and multi-platform



My association with PNB MetLife dates to July '2007 when I joined as Senior Sales Manager. Over the past 14 years, I've managed multiple roles, worked across different and exciting channels, and now I am the Regional Head for Credit Life Business for East. I am

thankful to all my supervisors who have provided me with the exposure to different business environments, helped sharpen my skills and empowered me to take up bigger responsibilities. The greatest reward I've received from PNB MetLife's "learning opportunities" is the platform to develop my leadership skills and apply the same in relationships and team management.

- **Pankaj Kumar**, Regional Head, Credit Life



Physical separation from "the daily grind" to develop new



A culture of social learning, real-time feedback, sharing and networking with your peers, seniors and clients



Use of big data and predictive analytics to continually improve learning



Over 200 world class, gamified & e-learning modules

**GROW**  
to new heights



**Aim High, Reach Higher**  
Fast track towards career enhancement and achieve your goals with the BRIGHT program.



Fast-track & normal promotion options with opportunities to grow financially and professionally



Online assessment & development center for internal promotions



I started working as a Senior Relationship Manager in the Alwar Circle in 2017. Today, after years of considerable growth, I am a Circle Manager. With my hard work, I was able to leverage the fast-track promotion option and was promoted 4 times in 4 years! I have

achieved growth not only in a professional capacity but have also been compensated generously. I have been able to set myself as an example for my team and motivate them. I am grateful for all the support I received from PNB MetLife in this growth journey.

**- Abhishek Sharma, Circle Manager, Bancassurance**



Grow within the same function or other functions, as per your career interest



My journey as a Sales Manager at PNB MetLife in Jammu & Kashmir started in December 2006. Fast forward, through multiple promotions today I am the Regional Manager. The constant support of the organisation has helped me realise my potential and attain important career milestones. My team and I have also got the opportunity to visit countries like Cyprus, New Zealand, South Africa, and Thailand over the years!

**- Vishal Mangotra, Regional Manager**



Multi-level career progressions - ample opportunities to grow both financially and professionally



491 employees got promoted between April - Sep '21



# CELEBRATE

Your small wins, your big wins...  
and everything in between



## Rewards, recognition, and celebrations recognizing work ethic and commitment.



We take immense pride in being an equal employment opportunity employer nurturing a diverse, inclusive, supportive, and a collaborative work environment that makes all employees feel respected engaged and cared for.

Overseas trips are held throughout the year to promote multicultural experiences.



We endorse women empowerment and celebrate womanhood



All Indian festivals are celebrated



I have been with PNB MetLife for over a decade, starting my journey as a Territory Manager. Today, as a Regional Head, I've achieved multiple milestones including promotions, rewards, and recognitions. I have also been able to celebrate my journey here in international destinations like Japan,

Germany, Poland, Russia, Malaysia, Dubai, Abu Dhabi, Indonesia, Thailand, to name a few. I believe that the most beautiful things in life aren't associated with money but are made of moments and memories and PNB MetLife has helped me build that.

- Nitin Gupta, Regional Head, Bancassurance



I feel fortunate to have travelled far and wide in my career, courtesy PNB MetLife. I have celebrated my success here at various international destinations like Czechoslovakia, Switzerland, Australia, New Zealand, Dubai, Malaysia,

Sri Lanka, Greece, Singapore, Thailand, Indonesia, Portugal, England to name a few. Back in 2010, as a Sales Manager, I could not have imagined such possibilities. Throughout my 9 promotions and sizeable incentives, I celebrate my journey in PNB MetLife by getting two houses and one car for my family. The supportive and encouraging environment at work has always kept me passionate about work.

- Nirmala A, Executive Agency Manager



We believe in working hard along with fun, flexibility, recognition and respect



Contributions and performances that enhance the company's goal are recognised



We motivate employees to reach new limits of performance and celebrate their journeys



Multi-cultural exposure through overseas trips

# DIVERSITY AND INCLUSION

PNB MetLife takes immense pride in being an equal employment opportunity employer nurturing a diverse, inclusive, supportive and collaborative work environment that makes all employees feel respected, engaged and cared for. We at PNB MetLife are strongly driven by the ethos of Diversity and Inclusion and multiple initiatives help strengthen our woman workforce which is currently at 36%. Our journey on D&I has become ingrained in the DNA of our culture and hence is no longer an HR or management lead. We take pride in the fact that there is substantial validation of this through internal and external recognition.

We have also launched a new initiative, "Shaktee" that furthers our journey towards #WomenEmpowerment. This is an inclusive step towards empowering women by imparting knowledge and honing their skills to elevate their careers.

We are committed to fostering a work environment and culture where everyone demonstrates their individuality as well as abilities to work together. As an organization, we will continue our D&I initiatives to ensure that we live our purpose - "Milkar Life Aage Badhaein."



**DIVERSITY**  
of people,  
perspectives



**EQUITY**  
in policy, practice  
& position



**INCLUSION**  
via power, voice  
& organizational  
culture

# AWARDS AND ACCOLADES

Our culture of winning



**ET Best Brands  
2019, 2020 & 2021**

## India's Best Insurance Products

Insurance Alerts  
2022

## Best Compliance Team Award 2021

Compliance 10/10  
Symposium & Awards

## Best Organization For Women 2022

The Economic Times



## HR Excellence Awards 2021

Leading Practices in  
"Diversity and Inclusion  
Initiatives" & Young Leaders  
Development Program (YLDP)