

## **Consolidated Coverage Dossier**

**July 2020**

**Coverage compilation from:**

**July 1 to July 31, 2020**

Coverage compilation on "PNB MetLife India Insurance From July 01, 2020 To July 31, 2020"

No.	Publication/Portal	Headline	Date
1	Bhima Vijaya	<a href="#">PNB MetLife receives three new ISO Certifications</a>	July 01, 2020
2	Ditta Dwani	<a href="#">PNB MetLife receives three new ISO Certifications</a>	July 01, 2020
3	Amogha Vani	<a href="#">PNB MetLife receives three new ISO Certifications</a>	July 01, 2020
4	Samyukta Karnataka	<a href="#">PNB MetLife receives three new ISO Certifications</a>	July 01, 2020
5	Sanjevani	<a href="#">PNB MetLife receives three new ISO Certifications</a>	July 01, 2020
6	Simhadhwani	<a href="#">PNB MetLife receives three new ISO Certifications</a>	July 01, 2020
7	The Economic Times Wealth	<a href="#">Should you opt for a staggered payout option in term plans?</a>	July 06, 2020
8	Banking Frontiers	<a href="#">Logins up 54%, transactions up 33%</a>	July 20, 2020
<b>Online</b>			
1	HR Katha	<a href="#">How PNB MetLife's workforce is coping with the virtual model</a>	July 31, 2020
2	Financial Express	<a href="#">Guaranteed income plans: Should you opt for them?</a>	July 17, 2020

**ಪಿಎನ್‌ಡಿ ಮೆಟ್‌ಲ್ಯಾನ್ಡ್ 3**  
**ಹೊಸ ಐಎಸ್.ಪ್ರಮಾಣಪತ್ರ**

ಮಂಗಳೂರು: ಪಿಎನ್‌ಡಿ ಮೆಟ್‌ಲ್ಯಾನ್ಡ್ ಮೂರು ಪ್ರಮುಖ ಇಂಟರ್‌ನ್ಯಾಷನಲ್ ಆರ್ಗನೈಸೇಷನ್ ಫಾರ್ ಸ್ಟಾಂಡರ್ಡ್ಸ್ ಶೇಷನ್ (ಐಎಸ್.ಪಿ.) ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ. ಡಿವಿಎನ್ ಪವಿಲ್ ಬ್ಯೂನಿಸ್ ಅಶೋರೈನ್ ಯುಕೆ ಲಿಮಿಟೆಡ್‌ನಿಂದ ವಹಿವಾಟು ನಿರಂತರತೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್.ಪಿ./ಐಐಐ 22301:2012, ಮಾಹಿತಿ ಸುರಕ್ಷೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್.ಪಿ./ಐಐಐ 27001:2013 ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಭದ್ರತಾ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್.ಪಿ./ಐಐಐ 200-1:2011 ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ ಎಂದು ಪಿಎನ್‌ಡಿ ಮೆಟ್‌ಲ್ಯಾನ್ಡ್ನ ತಿವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಸಿ.ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ ಆಶೀಶ್ ಕುಮಾರ್ ಶ್ರೀವಾಸ್ತವ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ. ಜಾಗತಿಕವಾಗಿ ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಹರಡುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಪಿಎನ್‌ಡಿ ಮೆಟ್‌ಲ್ಯಾನ್ಡ್, ಐಟಿ ಮೂಲಸೌಕರ್ಯವನ್ನು ಮೀರಿದ ಆಕರ್ಷಕ ವಹಿವಾಟು ನಿರಂತರತೆ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ. ಇದು ಉದ್ಯೋಗಿಗಳ ಕ್ಷೇಮ ಮತ್ತು ಸುರಕ್ಷೆಯನ್ನು ಖಾತರಿಪಡಿಸಿದ್ದು, ಇದರ ಜೊತೆಗೆ ಗ್ರಾಹಕರ ತೊಂದರಿಕೊಳ್ಳುವಿಕೆ ಮತ್ತು ಡಿಜಿಟಲ್ ಸೇವೆ, ಸರಳೀಕೃತ ಕಂಪು ಪಾವತಿ ಮತ್ತು ಕ್ಷೇಮ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ ಎಂದು ಏವರಿಸಿದ್ದಾರೆ.

## ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್‌ಗೆ 3 ಹೊಸ ಐಎಸ್‌ಟಿ ಪ್ರಮಾಣಪತ್ರ

**ಸಂಗ್ರಹಣೆ:** ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್ ಮೂರು ಪ್ರಮುಖ ಇಂಟರ್ನ್ಯಾಷನಲ್ ಆರ್ಗನೈಸೇಷನ್ ಫಾರ್ ಸ್ಟ್ಯಾಂಡರ್ಡೈಸೇಷನ್ (ಐಎಸ್‌ಟಿ) ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ.

ಡಿವಿಎನ್ ಜೀಎಲ್ ಬ್ಯುಸಿನೆಸ್ ಅಶೂರೆನ್ಸ್ ಯುಕೆ ಲಿಮಿಟೆಡ್‌ನಿಂದ ವಹಿವಾಟು ನಿರಂತರತೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಸಿಇ 22301:2012, ಮಾಹಿತಿ ಸುರಕ್ಷೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಐಸಿ 27001:2013 ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಭದ್ರತಾ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಐಸಿ 200-1:2011 ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ & ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ ಆಶೀಲ್ ಕುಮಾರ್ ಶ್ರೀವಾಸ್ತವ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಜಾಗತಿಕವಾಗಿ ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಹರಡಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್, ಐಟಿ ಮೂಲಸೌಕರ್ಯವನ್ನು ಮೀರಿದ ಆಕರ್ಷಕ ವಹಿವಾಟು ನಿರಂತರತೆ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ. ಇದು ಉದ್ಯೋಗಿಗಳ ಕ್ಷೇಮ ಮತ್ತು ಸುರಕ್ಷೆಯನ್ನು ಖಾತರಿಪಡಿಸಿದ್ದು, ಇದರ ಜತೆಗೆ ಗ್ರಾಹಕರ ತೊಡಗಿಸಿಕೊಳ್ಳುವಿಕೆ ಮತ್ತು ಡಿಜಿಟಲ್ ಸೇವೆ, ಸರಳೀಕೃತ ಕಂಪು ಪಾವತಿ ಮತ್ತು ಕ್ಷೇಮ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.

### ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್‌ಗೆ 3

### ಹೊಸ ಐಎಸ್‌ಓ ಪ್ರಮಾಣಪತ್ರ

ಮಂಗಳೂರು: ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್ ಮೂರು ಪ್ರಮುಖ ಇಂಟರ್‌ನ್ಯಾಷನಲ್ ಆರ್‌ಗನೈಸೇಷನ್ ಫಾರ್ ಸ್ಟಾಂಡರ್ಡ್ಸ್ ಸೇಷನ್ (ಐಎಸ್‌ಓ) ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ. ಡಿವಿಎನ್ ಜಿಎಲ್ ಬ್ಯುಸಿನೆಸ್ ಅಕ್ಯೂರೆನ್ಸ್ ಯುಕೆ ಲಿಮಿಟೆಡ್ ನಿಂದ ವಹಿವಾಟು ನಿರಂತರತೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಓ/ಐಸಿಇ 22301:2012, ಮಾಹಿತಿ ಸುರಕ್ಷೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಓ/ಇಐಸಿ 27001:2013 ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಭದ್ರತಾ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಓ/ಐಐಸಿ 200-1:2011 ಪ್ರಮಾಣ ಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ & ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ ಆಶೀಶ್ ಕುಮಾರ್ ಶ್ರೀವಾಸ್ತವ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಜಾಗತಿಕವಾಗಿ ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಹರಡುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಪಿಎನ್‌ಬಿ ಮೆಟಲ್ಯೆಫ್, ಐಟಿ ಮೂಲ ಸೌಕರ್ಯವನ್ನು ಮೀರಿದ ಆಕರ್ಷಕ ವಹಿವಾಟು ನಿರಂತರತೆ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ. ಇದು ಉದ್ಯೋಗಿಗಳ ಕ್ಷೇಮ ಮತ್ತು ಸುರಕ್ಷೆಯನ್ನು ಖಾತರಿಪಡಿಸಿದ್ದು, ಇದರ ಜೊತೆಗೆ ಗ್ರಾಹಕರ ತೊಡಗಿಸಿಕೊಳ್ಳುವಿಕೆ ಮತ್ತು ಡಿಜಿಟಲ್ ಸೇವೆ, ಸರಳೀಕೃತ ಕಂತು ಪಾವತಿ ಮತ್ತು ಕ್ಲೇಮ್ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.

ಶ್ರೀಲಂಕೆಯಿಂದ ಬಂದವರನ್ನು ಪರೀಕ್ಷಿಸಿ ನೋಡಿದರು.

## ಮೆಟ್‌ಲೈಫ್‌ಗೆ ಪ್ರಮಾಣಪತ್ರ

ಮಂಗಳೂರು: ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಮೂರು ಪ್ರಮುಖ ಇಂಟರ್‌ನ್ಯಾಷನಲ್ ಆರ್ಗನೈಸೇಷನ್ ಫಾರ್ ಸ್ಟ್ಯಾಂಡರ್ಡ್‌ಸೇಷನ್ (ಐಎಸ್‌ಟಿ) ಪ್ರಮಾಣಪತ್ರ ಪಡೆದಿದೆ.

ಡಿವಿಎನ್ ಜಿಎಲ್ ಬ್ಯುಸಿನೆಸ್ ಅಶೂರೆನ್ಸ್ ಯುಕೆ ಲಿಮಿಟೆಡ್‌ನಿಂದ ವಹಿವಾಟು ನಿರಂತರತೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ, ಮಾಹಿತಿ ಸುರಕ್ಷೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ, ಇಐಸಿ ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಭದ್ರತಾ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಆಂಡ್ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ ಆಶೀಶ್ ಕುಮಾರ್ ಶ್ರೀವಾಸ್ತವ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ. ಕೊರೊನಾ ಹರಡಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್, ಐಟಿ ಮೂಲಸೌಕರ್ಯವನ್ನು ಮೀರಿದ ಆಕರ್ಷಕ ವಹಿವಾಟು ನಿರಂತರತೆ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ. ಇದು ಉದ್ಯೋಗಿಗಳ ಕ್ಷೇಮ ಮತ್ತು ಸುರಕ್ಷೆ ಖಾತರಿಪಡಿಸಿದ್ದು, ಇದರ ಜತೆಗೆ ಗ್ರಾಹಕರ ತೊಡಗಿಸಿಕೊಳ್ಳುವಿಕೆ ಮತ್ತು ಡಿಜಿಟಲ್ ಸೇವೆ, ಸರಳೀಕೃತ ಕಂಪ್ಯೂಟರ್ ಮತ್ತು ಕ್ಷೇಮ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.



## ಪಿಎನ್‌ಬಿ ಮೆಟಾಲೈಫ್‌ಗೆ 3 ಹೊಸ ಐಎಸ್‌ಟಿ ಪ್ರಮಾಣಪತ್ರ

ಮಂಗಳೂರು, ಜುಲಿ- ಪಿಎನ್‌ಬಿ ಮೆಟಾಲೈಫ್ ಮೂರು ಪ್ರಮುಖ ಇಂಟರ್‌ನ್ಯಾಷನಲ್ ಆರ್ಗನೈಸೇಷನ್ ಫಾರ್ ಸ್ಟಾಂಡರ್ಡ್‌ಸೇಷನ್ (ಐಎಸ್‌ಟಿ) ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ.

ಡಿವಿಷನ್ ಜೀಎಲ್ ಬ್ಯುಸಿನೆಸ್ ಅಶೂರೆನ್ಸ್ ಯುಕೆ ಲಿಮಿಟೆಡ್‌ನಿಂದ ವಹಿವಾಟು ನಿರಂತರತೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಎಐ 22301:2012, ಮಾಹಿತಿ ಸುರಕ್ಷೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಎಐ 27001:2013 ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಭದ್ರತಾ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಎಐ 200-1:2011 ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟಾಲೈಫ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ & ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ ಅಶೀಶ್ ಕುಮಾರ್ ಶ್ರೀವಾಸ್ತವ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಜಾಗತಿಕವಾಗಿ ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಹರಡಿದುದು ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಪಿಎನ್‌ಬಿ ಮೆಟಾಲೈಫ್, ಐಟಿ ಮೂಲಸೌಕರ್ಯವನ್ನು ಮೀರಿದ ಅಕರ್ಷಕ ವಹಿವಾಟು ನಿರಂತರತೆ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ. ಇದು ಉದ್ಯೋಗಿಗಳ ಕ್ಷೇಮ ಮತ್ತು ಸುರಕ್ಷೆಯನ್ನು ಖಾತರಿಪಡಿಸಿದ್ದು, ಇದರ ಜತೆಗೆ ಗ್ರಾಹಕರ ತೊಡಗಿಸಿಕೊಳ್ಳುವಿಕೆ ಮತ್ತು ಡಿಜಿಟಲ್ ಸೇವೆ, ಸರಳೀಕೃತ ಕಂಪು ಪಾವತಿ ಮತ್ತು ಕ್ಲೇಮ್ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.

## ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್‌ಗೆ 3 ಹೊಸ ಐಎಸ್‌ಟಿ ಪ್ರಮಾಣಪತ್ರ

ಮಂಗಳೂರು, ಜೂ. 30: ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಮೂರು ಪ್ರಮುಖ ಇಂಟರ್ ನ್ಯಾಷನಲ್ ಆರ್ಗನೈಸೇಷನ್ ಫಾರ್ ಸ್ಟ್ಯಾಂಡರ್ಡ್‌ಸೇಷನ್ (ಐಎಸ್‌ಟಿ) ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ.

ಡಿವಿಎನ್ ಜಿಎಲ್ ಬ್ಯುಸಿನೆಸ್ ಅಶೂರೆನ್ಸ್ ಯುಕೆ ಲಿಮಿಟೆಡ್ ನಿಂದ ವಹಿವಾಟು ನಿರಂತರತೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಸಿಇ 22301:2012, ಮಾಹಿತಿ ಸುರಕ್ಷೆ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಸಿಇ 27001:2013 ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಭದ್ರತಾ ನಿರ್ವಹಣೆ ವ್ಯವಸ್ಥೆಗಾಗಿ ಐಎಸ್‌ಟಿ/ಐಸಿಇ 200-1:2011 ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ಪಡೆದಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಹಾಗೂ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ ಆಶೀಶ್ ಕುಮಾರ್ ಶ್ರೀವಾಸ್ತವ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಜಾಗತಿಕವಾಗಿ ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಹರಡಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್, ಐಟಿ ಮೂಲಸೌಕರ್ಯವನ್ನು ಮೀರಿದ ಆಕರ್ಷಕ ವಹಿವಾಟು ನಿರಂತರತೆ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ. ಇದು ಉದ್ಯೋಗಿಗಳ ಕ್ಷೇಮ ಮತ್ತು ಸುರಕ್ಷೆಯನ್ನು ಖಾತರಿಪಡಿಸಿದ್ದು, ಇದರ ಜತೆಗೆ ಗ್ರಾಹಕರ ತೊಡಗಿಸಿಕೊಳ್ಳುವಿಕೆ ಮತ್ತು ಡಿಜಿಟಲ್ ಸೇವೆ, ಸರಳೀಕೃತ ಕಂತು ಪಾವತಿ ಮತ್ತು ಕ್ಷೇಮ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.



# Should you opt for a staggered payout option in term plans?

Though returns are low, the staggered payment option is useful if nominees are not financially savvy.



by **Narendra Nathan**

Most people are judicious when it comes to deciding the amount of life insurance cover they need and while selecting nominees. However, what if the nominees are not financially savvy? They may be taken for a ride by unscrupulous elements. So how do you ensure your money stays secure?

### Staggered payout options

If you feel that your nominees may not be able to handle a huge corpus on his own or

may be misled by others, you could consider the staggered payout options offered by most term insurance plans. However, financial planners are sceptical about these. "I don't recommend staggered payout plans because the returns—based on IRR—is very low for these products," says Sharad C. Mohan, Founder & CEO, Callibro Investments. If the return generated on the corpus received is very low, it amounts to a loss for the recipients. So, the loss in interest component needs to be factored in while deciding whether to go for staggered payout plans or not.

Since insurance companies get to keep

the corpus for a longer period under the staggered payout option, the premiums are low for these plans. But low premiums should not be the deciding factor. Let us consider the example of Max Life Insurance—the simplest option available in the table below. The same premium of ₹4,811 can buy a cover of ₹28.12 lakh with immediate payout from the same insurer. If your nominee invests ₹28.12 lakh and earns a post-tax return of 5.25% per annum (given in table as IRR), she can withdraw a monthly sum of ₹50,000 for the next 10 years. If the returns earned are higher than 5.25%, she can withdraw a higher amount every month.

**Should you settle for low returns?** Yes, if you think your nominees will not be able to manage the corpus themselves or with the help of an adviser. "Though staggered payout plans are suboptimal, there is some merit in using it because you can protect your nominees from potential leeches," says Deepesh Raghav, Founder, Personal Finance Plan.

### Decide the time frame

Once you decide to go with a staggered payout plan, determine how long you want your nominees to get regular income for. This depends on the individual's life stage. For example, you may prefer a long duration if the nominee is young. This decision is also important for selecting the insurance provider because these are not standard plans. Since insurance companies offer several variants, you should go with the insurance company that offers your duration requirement.

### Don't ignore immediate needs

The family may have several immediate requirements, some of them related to the demise of the policyholder like hospitalisation expenses that need to be paid off. Then there may be several approaching goals.

Paying off liabilities like outstanding home loan can be another priority. Several plans offer options that are a mix of immediate and staggered payments (see table). Some money is given lump sum on death and the remaining as monthly payments. You can also take two separate plans. "Use the lump sum money to pay off debt and also to invest for immediate goals and use the staggered payouts for meeting regular expenses," says Raghav.

### Alternatives before buyers

If you are not comfortable with the low returns offered by staggered payout plans, you need to think of viable alternatives. First (and the best) step is to work at making your family members more financially aware. "You need to involve all family members, especially ladies. In family finance and teach them how to manage the corpus," says Shilpa Wagh, SEBI-registered investment adviser.

The second option is to designate a person who can guide the nominees. This can be friend, family member or financial adviser. The person should be someone who has the ability to manage finances and also someone you trust. If you are going for an adviser, find one as early as possible to allow him to understand the family's needs.

The third option is to leave detailed instructions about where the money should be invested. "It is better you write down how you want your money to be used in your absence," says Raghav. It might entail putting some portion that pertains to a child's education in FDs, some in options like SCS and PMVVY to take care of the regular needs of parents or buying annuity plans.

## Choose payout option based on family needs

The one-time payout in the staggered option takes care of the family's immediate requirements.

Insurer & plan	Monthly Income ₹30,000			Annual premium		
	Years payment will be made for	One time payout (₹ lakh)	Total payout (₹ lakh)	for staggered plan (₹)	for total payout at one go (₹)	IRR*
ICICI Prudential- iProtect Smart	10	36	72	8,538	9,230	5.51%
HDFC Life- C2PP Income Option	15	6	60	6,056	7,209	2.72%
Max Life Insurance-Smart Term Plan	10	NA	36	4,811	6,160	5.25%
PNB Met Life-Mera Term Plan	10	25.86	61.86	5,589	6,499	5.90%
Kotak-etern Plan	15	6.08	60.08	5,886	6,664	1.93%

Premiums for a 30-year-old non-smoker male. Cover up to 60 years. \*IRR is for staggered payment option. Calculation by ET Wealth. Source: Policybazaar.com



## Logins up 54%, Transactions up 33%

PNB MetLife Insurance focuses on 3Ds – Data, Digitize and Disrupt:

In the insurance industry, customer data is a precious resource that is both avidly protected and used to improve business. In response to increasing consumer demand to access information and services anytime, anywhere, PNB MetLife Insurance Co has taken several steps. Samrat Das, Chief Operating Officer, says: "Our focus has been on 3Ds - Data, Digitize and Disrupt. We use data analytics and artificial intelligence (AI) to assess the profiles of the customers and their financial behaviours, which helps us to improve our persistency ratios, reduce policy surrenders and manage underwriting for mortality experience. We have taken steps to digitize our end-to-end sales process so customers can seamlessly explore their needs, get advice, and apply and purchase coverage online and 24x7 through mobile channels."

### HIKE IN APP DOWNLOADS

PNB MetLife has an AI based customer service application, khUshi, which is a virtual assistant that can chat with an existing or prospective customer and help respond to product and policy related queries in real-time. Das says the 24x7 chatbot is a proactive and predictive application that aims to quickly address customers' requirements in order to provide customized responses to their queries. The company, he says, has been encouraging its customers to raise service requests through khUshi. "Between February and March this year, we witnessed a 14% hike in app downloads. Now that the nation-wide lockdown has been lifted, we are still seeing strong demand, with a 33% increase in the daily transaction average. We used push notifications to create awareness of the app amongst customers, which resulted in high response rate," says he.

### REDUCING TAT

Technology has always been a focal point at the company while offering a better customer experience. A robust technology infrastructure has enabled continued customer engagement during the covid



Samrat Das

pandemic and Das explains that along with enhancing efficiencies and reducing turn-around-times, technology is now playing a vital role in supporting customers and connecting associates during this time of crisis. "We've also leveraged social media and other online channels to build awareness around our digital servicing capabilities like online premium payments and simplified claims processes," he adds.

The company has also regularly engaged with its customers via SMS and emails informing them about its toll-free number and dedicated email address so that they have access to seamless customer service. "The technology support extended to our call center teams enabled us to ensure continuity of customer services during the lockdown period. As a result, our call abandon rates reduced from 2.5% to 1.8% during these tough times," says Das.

### ONLINE CLAIMS PROCESS

PNB MetLife has ensured continued customer engagement during the pandemic, using multiple assets to create awareness around ease of servicing through digital modes, premium payments and simplified claims processes. The company saw a robust online buying journey for its term product and for April till date it has

seen a surge of 54% logins for the online business. It has implemented tele-medical limits for investment and savings plan with select criteria and set up a dedicated claims helpline and email address for customers to send their documents via email and claims will be processed basis these documents. Post email, the customers will need to courier their original document after the lockdown is lifted. All claims are being paid by direct bank transfer.

### EPATHSHALA FOR EMPLOYEES

The company's employees were advised to work from home and it allocated dedicated IT team members for various departments so that employees could quickly resolve any issues. Says Das: "We offered seamless access to our internal systems via VPN connection meaning employees could stay connected using mobile hotspots or their home Wi-Fi. We have transitioned all our training programs online to 'ePathshala' – our mobile learning platform. We have conducted 1674 virtual training programs with over 24,000 employees attending multiple training sessions on various topics ranging from product training, process trainings, induction, etc."

### SOLUTIONS IN PIPELINE

PNB MetLife will continue use multiple online assets to create awareness about its simplified digital servicing capabilities like online premium payments and claims settlement. Das says the company is enhancing its digital sales platform with added features like digital endorsements for customers and intermediaries to offer a complete online journey. As another value-added feature to augment remote engagements, it exploring co-browsing facility, which will enable the customers and the agents to be on same virtual page during a policy purchase journey. "While bringing in these innovative offerings, we have also ensured PII (Personally Identifiable Information) data protection for our customers," adds Das.

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Headline : How PNB MetLife's workforce is coping with the virtual model

Domain : HR Katha

Date : Jul 31, 2020

Journalist:

<https://www.hrkatha.com/business-continuity/how-pnb-metlifes-workforce-is-coping-with-the-virtual-model/>

Out of the total of 107 branches in the country, PNB MetLife has managed to open close to 89 branches till now.

However, not everyone needs to travel to work every day, unless there is a need to deposit a cheque or to meet with a customer. "Only 30 per cent of employees can work out of each branch at a time," reveals Shishir Agarwal, director-HR, PNB MetLife.

As the branches are open six days a week, the Company has created two-day rosters for all branch staff. Employees are divided into groups, and each group works for two days at a single branch.

Out of the 12,000+ strong workforce in the organisation, 90 per cent of the employees work in sales. This includes 3,500 employees who operate out of partner bank branches and around 2,000 employees who work out of PNB's own branches. The total workforce strength also includes 5,500 part-time employees. The Company recently opened up four branches in Delhi NCR, including one each in Noida and Gurugram.

In a conversation with HRKatha, Agarwal shares how in the past few months, there has been an acceleration towards the shift to digital, and most of the business is currently taking place virtually.

While the shift towards digital has been increasing, Agarwal adds that a turnaround to going full virtual is not possible for the industry.

"While we have been on the journey towards working more digitally, it is not possible to go completely digital, especially in a bank-insurance partnership. Ultimately, both physical and digital, will have to coexist," opines Agarwal.

However, the Company started practising remote working just before the lockdown was announced. "Two weeks before the lockdown, we went into testing our business continuity plans for a possible work-from-home scenario. This proved helpful to figure out which employees were in need of necessary infrastructure, such as laptops, data cards and VPN connections. We were able to help their smooth transition into the work-from-home mode with minimal disruption to customers," claims Agarwal.

At PNB MetLife, except for the branch employees, the corporate office employees are continuing to work from home for the moment.

To ensure that employees remained financially healthy, PNB MetLife paid their monthly salaries four days earlier than the usual pay-out date in March and April.

"During the months of April, May and June, we paid full salaries to all employees, irrespective of their attendance, as we realised that it was not possible for everyone to commute to office during the time," says Agarwal.

In addition to their regular salaries, employees were paid their incentives, bonuses and increments.

For the sales team, the Company adopted digital through its real-time customer service app, Khushi, to enable its workers to service customers from home. Sales leaders in the organisation set up daily virtual sales huddles to discuss leads and how to advise customers in a virtual environment.

Agarwal mentions that training has been one of the key enablers for the sales team in the organisation. While the majority of sales used to happen primarily because of walk-in customers at the branches, going virtual required employees to be guided on how to engage with customers more proactively and bring in business.

Speaking on performance, he said that since the months of April, May and July are typically lean, in terms of business, for the insurance sector, employees' performance was assessed more liberally.

"We had encouraged our employees to meet their annual sales targets and not focus on one quarter alone," reveals Agarwal.

In the areas of engagement and learning, the organisation has initiated multiple activities. There are regular leadership talks, initiated by Michel A. Khalaf, CEO, MetLife, where he connects with different groups of employees across the world every 15 days.

Recently, the Company's brand ambassador, P.V. Sindhu shared her own experiences and offered tips on taking care of mental and physical health during the lockdown. In addition, the Company also has weekly 'Chai pe Charcha' sessions as a part of its fun activities.

Headline : Guaranteed income plans:Should you opt for them?

Domain : Financial Express

Date : Jul 17, 2020

Journalist:

<https://www.financialexpress.com/money/guaranteed-income-plans-should-you-opt-for-them/2027286/lite/>

The current pandemic has led to higher awareness as well as averseness towards risk. Along with that, for many people it has become quite difficult to maintain financial stability, nowadays. With rising health and life risks along with a volatile economy, individuals want to secure their life and money, both. In times as such life insurance serves the purpose of safeguarding one's financial needs when one is not around.

Guaranteed income plans cater to risk-averse investors, by offering life insurance along with maturity benefits and regular guaranteed payouts. These types of plans offer regular income at a pre-defined percentage of sum assured selected by the policyholder at the time of buying the policy. Policyholders also get the option to choose to receive the income either yearly, half-yearly, quarterly, or monthly.

Kamlesh Rao, MD & CEO, Aditya Birla Sun Life Insurance, says, "This type of plan bridges this gap and offers the right solution. Such goal-based product offers guaranteed returns to cover the two biggest milestones of a child's life – education and marriage."

In the last couple of months, many insurance companies have come up with various guaranteed income plans to provide financial stability to individuals. However, before opting for one, you need to understand at what point in life you should opt for a life insurance cover. For instance, if you have dependent parents, spouse, or children, you should opt for a life insurance cover.

Note that, usually such long-term guaranteed products offer conservative returns. Hence, experts suggest that before opting for such a plan, policyholders should factor in inflation with the value of their investments. This way you will not get lower returns. Also, if you do not have any dependent on your income, usually there is no need to get a life insurance policy.

**Bajaj Allianz Life Flexi Income Goal:** This plan offers policyholders the flexibility to receive guaranteed benefits and cash bonuses, and earn investment returns on it. According to the Bajaj Allianz Life India's Life Goals Preparedness Survey, it showed nearly 50 per cent of Indians find it difficult to achieve a child's education goals due to lack of financial support. With this plan, policyholders can also choose to receive the cash bonus from the 1 month onwards of the policy or accumulate the benefits for future returns.

This non-linked, participating guaranteed income life insurance plan offers equity exposure up to 40 per cent depending on the variant opted for under the policy.

**Aditya Birla Sun Life Insurance Child's Future Assured Plan:** This plan offers assured returns along with protection. It is a non-linked non-participating life insurance plan, wherein policyholders can plan for their child's two significant milestones – education and marriage. The plan offers an in-built waiver of the premium element, with which the policy continues in case anything unfortunate happens to the life insured.

Rao of Aditya Birla Sun Life Insurance says, "The need to protect one's child's future is emerging as one of the biggest worries of people. Thereby, a solution that covers life, and provides assured cash flow to meet goals at different life stages, is the need of the hour." The plan offers the choice to enhance risk cover up to 200 per cent of the sum assured. The age of maturity is set at 75 years for this plan and the minimum premium is set at Rs 30,000 p.a. with no max limit. You can also choose periodic pay-outs with this plan

ranging from 3, 6, or 9 years. Additionally, you can also avail the option to receive both, guaranteed regular income and guaranteed lump sum to meet different types of expenses.

**PNB MetLife Guaranteed Income Plan:** This PNB plan is a non-linked, non-participating endowment policy that provides the policyholder with a guaranteed income plan. The policyholder gets a lump sum benefit with which they can focus on their big plans, such as meet important milestones of their child's education or fund their annual vacations with the help of this savings plan. This plan gives guaranteed maturity benefit and life cover for the entire policy term.

Under the guaranteed income benefit, policyholders can get regular annual income ranging from 11 to 13 per cent of basic sum assured, based on their premium payment term. One can choose to pay premiums for 5, 7, 10, or 12 years. In addition to the guaranteed income benefit, one gets 30 to 55 per cent of basic sum assured, on maturity, based on a policy term.

**IndiaFirst Life Guaranteed Benefit Plan:** It is a non-linked, non-participating, endowment life insurance plan, that offers dual benefits of guaranteed savings and protection in a single policy. It comes with a shorter pay tenure of 5, 6, or 7 years. Depending on the needs of an individual, such as supplementary future income requirements, an individual can opt for the Income Benefit option. If one wants to accrue savings for specific goals, the lump sum option can be opted for.

Policyholders can also opt for the 'waiver of premium rider' that will ensure continuity of the policy benefits in case of unfortunate events. With this policy, you can avail tax benefits, on the premiums paid and benefits received.